

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 31 MARCH 2026

(in thousands of Kazakhstani tenge)

	3 months, ended 31 March 2026	3 months, ended 31 March 2025
<b>Interest income</b>	<b>10 915 255</b>	<b>7 575 654</b>
Cash and cash equivalents	3 509 803	4 242 426
Amounts due from banks and other financial institutions	84 271	-
Loan to customers	2 429 595	1 018 708
Financial assets measured at amortised cost	4 891 586	2 314 520
<b>Interest expense</b>	<b>-2 166 748</b>	<b>-1 280 672</b>
Placements with banks and other financial institutions	-2	-50 235
Current accounts and deposits from customers	-2 156 561	-1 230 437
Lease liabilities	-10 185	0
<b>Net interest income</b>	<b>8 748 507</b>	<b>6 294 982</b>
<b>Net commission income</b>	<b>93 041</b>	<b>-12 445</b>
Commission income	114 065	90 030
Commission expense	-21 024	-102 475
<b>Net gains from foreign currency:</b>	<b>1 960 970</b>	<b>888 681</b>
Dealing	1 753 675	1 153 518
Translation differences	207 295	-264 837
<b>Other operation income</b>	<b>384</b>	<b>660</b>
<b>Non-interest income</b>	<b>2 054 395</b>	<b>876 896</b>
Credit loss expense	2 801	-205 512
Personnel expense	-521 538	-455 568
Other operating expense	-134 796	-118 342
Depreciation and amortisation	-87 008	-34 350
Tax	-19 639	-31 619
<b>Non-interest expense</b>	<b>-760 180</b>	<b>-845 391</b>
<b>Profit before income tax</b>	<b>10 042 722</b>	<b>6 326 487</b>
<b>Income tax expense</b>	<b>-1 658 574</b>	<b>-875 565</b>
<b>Net Profit</b>	<b>8 384 148</b>	<b>5 450 922</b>

Chairman of the Management Board

Yu Honghai

Chief Accountant

Aliya Magzumova

