

INDUSTRIAL AND COMMERCIAL BANK OF CHINA ALMATY JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS AT 30 SEPTEMBER 2025

(in thousands of Kazakhstani tenge)

	9 months, ended 30 September 2025	9 months, ended 30 September 2024
<b>Interest income</b>	<b>26 155 640</b>	<b>18 013 377</b>
Cash and cash equivalents	12 872 007	10 778 500
Amounts due from banks and other financial institutions	182 936	-
Loan to customers	4 434 520	2 364 619
Financial assets measured at amortised cost	8 666 177	4 870 258
<b>Interest expense</b>	<b>-4 374 021</b>	<b>-3 069 704</b>
Placements with banks and other financial institutions	-50 218	-30 619
Current accounts and deposits from customers	-4 323 803	-3 039 085
<b>Net interest income</b>	<b>21 781 619</b>	<b>14 943 673</b>
<b>Net commission income</b>	<b>433 831</b>	<b>278 558</b>
Commission income	572 538	339 765
Commission expense	-138 707	-61 207
<b>Net gains from foreign currency:</b>	<b>5 226 159</b>	<b>3 953 408</b>
Dealing	5 532 475	4 014 862
Translation differences	-306 316	-61 454
<b>Other operation income</b>	<b>26 783</b>	<b>839</b>
<b>Non-interest income</b>	<b>5 686 773</b>	<b>4 232 805</b>
Recovery of impairment losses/(impairment losses)	155 894	-732 184
Recovery of impairment losses/(impairment losses)	2 304	-823
Personnel expense	-1 350 208	-1 194 563
Other operating expense	-507 514	-380 422
Depreciation and amortisation	-200 564	-97 158
Tax	-68 351	-76 641
<b>Non-interest expense</b>	<b>-1 968 439</b>	<b>-2 481 791</b>
<b>Profit before income tax</b>	<b>25 499 953</b>	<b>16 694 687</b>
<b>Income tax expense</b>	<b>-3 409 438</b>	<b>-1 917 061</b>
<b>Net Profit</b>	<b>22 090 515</b>	<b>14 777 626</b>

Deputy Chairman of the Management Board

Bai Ming

Chief Accountant

Aliya Magzumova

