

ABANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 April, 2026
(including)

(in thousand KGS)

	30.04.2026	30.04.2025	31.12.2025
Interest income	6 105 952	3 941 155	13 697 486
Amortisation of government grant	4 314	2 759	28 321
Interest expense	(3 113 812)	(1 868 923)	(6 083 346)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 996 454	2 074 991	7 642 461
Formation of an allowance for depreciation on interest bearing assets	(452 544)	470 113	569 960
NET INTEREST INCOME	2 543 910	2 545 104	8 212 421
Financing by Islamic principles banking - income	233 327	93 833	423 441
Financing by Islamic principles banking -expense	(25 294)	(862)	(32 198)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	208 033	92 971	391 243
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(48 835)	45 061	(1 964)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	159 198	138 032	389 279
Fee and commission income	813 063	1 273 927	3 541 890
Fee and commission expense	(559 001)	(822 087)	(1 977 821)
Net foreign exchange gain	1 234 675	1 401 097	3 897 442
Formation of a provision for depreciation of other assets	(48 261)	198 403	344 764
Impairment (losses)/recovery on credit-related commitments	(96 343)	(45 197)	(106 688)
Other income, net	69 526	20 035	110 291
NET NON-INTEREST (LOSS)/INCOME	1 413 659	2 026 178	5 809 878
OPERATING INCOME	4 116 767	4 709 314	14 411 578
OPERATING EXPENSES	(2 040 383)	(1 761 368)	(5 207 330)
PROFIT BEFORE INCOME TAX	2 076 384	2 947 946	9 204 248
Income tax expense	(252 281)	(318 925)	(937 523)
NET PROFIT FOR THE YEAR	1 824 103	2 629 021	8 266 725
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	36 591	23 444	15 754
TOTAL OTHER COMPREHENSIVE INCOME	36 591	23 444	15 754
TOTAL COMPREHENSIVE INCOME	1 860 694	2 652 465	8 282 479
Basic earnings per share, KGS	233	1 611	4 190

Chairman of the Management Board

T.Alimdzhano

Chief Accountant

K.Mamatbekova

For reference:

The amount of profit according to regulatory reporting is 1 711 778,63 thousand som.

