

ABANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 March, 2026
(including)

(in thousand KGS)

	31.03.2026	31.03.2025	31.12.2025
Interest income	4 374 371	2 899 423	13 697 486
Amortisation of government grant	2 839	1 345	28 321
Interest expense	(2 411 708)	(1 367 698)	(6 083 346)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 965 502	1 533 070	7 642 461
Formation of an allowance for depreciation on interest bearing assets	(162 431)	375 762	569 960
NET INTEREST INCOME	1 803 071	1 908 832	8 212 421
Financing by Islamic principles banking - income	170 190	66 042	423 441
Financing by Islamic principles banking -expense	(19 459)	(187)	(32 198)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	150 731	65 855	391 243
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(29 233)	(1 527)	(1 964)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	121 498	64 328	389 279
Fee and commission income	625 362	902 940	3 541 890
Fee and commission expense	(368 619)	(666 275)	(1 977 821)
Net foreign exchange gain	970 659	977 504	3 897 442
Formation of a provision for depreciation of other assets	75 866	(33 522)	344 764
Impairment (losses)/recovery on credit-related commitments	(2 674)	34 032	(106 688)
Other income, net	61 102	7 837	110 291
NET NON-INTEREST (LOSS)/INCOME	1 361 696	1 222 516	5 809 878
OPERATING INCOME	3 286 265	3 195 676	14 411 578
OPERATING EXPENSES	(1 472 043)	(1 106 105)	(5 207 330)
PROFIT BEFORE INCOME TAX	1 814 222	2 089 571	9 204 248
Income tax expense	(223 978)	(235 804)	(937 523)
NET PROFIT FOR THE YEAR	1 590 244	1 853 767	8 266 725
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	32 442	12 369	15 754
TOTAL OTHER COMPREHENSIVE INCOME	32 442	12 369	15 754
TOTAL COMPREHENSIVE INCOME	1 622 686	1 866 136	8 282 479
<i>Basic earnings per share, KGS</i>	<i>821</i>	<i>1 133</i>	<i>4 190</i>

Chairman of the Management Board

Chief Accountant's assistant

For reference:

The amount of profit according to regulatory reporting is 1 143 142,58 thousand soms.

