

ABANK OJSC

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

(in thousand KGS)

	31.05.2026	31.05.2025	31.12.2025
Interest income	7 807 827	5 022 981	13 697 486
Amortisation of government grant	5 727	6 437	28 321
Interest expense	(3 915 215)	(2 340 505)	(6 083 346)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>3 898 339</b>	<b>2 688 913</b>	<b>7 642 461</b>
Formation of an allowance for depreciation on interest bearing assets	(694 884)	569 789	569 960
<b>NET INTEREST INCOME</b>	<b>3 203 455</b>	<b>3 258 702</b>	<b>8 212 421</b>
Financing by Islamic principles banking - income	299 803	125 121	423 441
Financing by Islamic principles banking - expense	(34 876)	(3 521)	(32 198)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>264 927</b>	<b>121 600</b>	<b>391 243</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(74 437)	(12 623)	(1 964)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>190 490</b>	<b>108 977</b>	<b>389 279</b>
Fee and commission income	1 006 860	1 457 385	3 541 890
Islamic principles banking fees - income	-	-	-
Fee and commission expense	(719 121)	(925 830)	(1 977 821)
Islamic principles banking fees - expenses	-	-	-
Net foreign exchange gain	1 597 010	1 572 801	3 897 442
Formation of a provision for depreciation of other assets	18 386	203 366	344 764
Impairment (losses)/recovery on credit-related commitments	(188 236)	(22 542)	(106 688)
Other income, net	73 435	23 269	110 291
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>1 788 334</b>	<b>2 308 449</b>	<b>5 809 878</b>
<b>OPERATING INCOME</b>	<b>5 182 279</b>	<b>5 676 128</b>	<b>14 411 578</b>
<b>OPERATING EXPENSES</b>	<b>(2 592 619)</b>	<b>(1 903 985)</b>	<b>(5 207 330)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>2 589 660</b>	<b>3 772 143</b>	<b>9 204 248</b>
Income tax expense	(297 656)	(397 923)	(937 523)
<b>NET PROFIT FOR THE YEAR</b>	<b>2 292 004</b>	<b>3 374 220</b>	<b>8 266 725</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	36 591	23 444	15 754
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>36 591</b>	<b>23 444</b>	<b>15 754</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>2 328 595</b>	<b>3 397 664</b>	<b>8 282 479</b>
Basic earnings per share, KGS	292	2 063	4 190

Chairman of the Management

T. Alimdzhano

Chief Accountant

K. Mamatbekova

For reference:

The amount of profit according to regulatory reporting is 2 175 184,01 thousand soms.

