

ABANK OJSC

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

(in thousand KGS)

	30.06.2026	30.06.2025	31.12.2025
Interest income	9 677 841	6 084 917	13 697 486
Amortisation of government grant	7 435	11 101	28 321
Interest expense	(4 724 100)	(2 802 236)	(6 083 346)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	4 961 176	3 293 782	7 642 461
Formation of an allowance for depreciation on interest bearing assets	(847 225)	463 299	569 960
NET INTEREST INCOME	4 113 951	3 757 081	8 212 421
Financing by Islamic principles banking - income	373 202	158 188	423 441
Financing by Islamic principles banking -expense	(44 628)	(7 547)	(32 198)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	328 574	150 641	391 243
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(83 770)	(28 335)	(1 964)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	244 804	122 306	389 279
Fee and commission income	1 198 540	1 673 883	3 541 890
Fee and commission expense	(866 473)	(1 024 185)	(1 977 821)
Net foreign exchange gain	1 914 463	1 797 247	3 897 442
Formation of a provision for depreciation of other assets	34 829	208 775	344 764
Impairment (losses)/recovery on credit-related commitments	(208 392)	(53 908)	(106 688)
Other income, net	72 188	27 512	110 291
NET NON-INTEREST (LOSS)/INCOME	2 145 155	2 629 324	5 809 878
OPERATING INCOME	6 503 910	6 508 711	14 411 578
OPERATING EXPENSES	(3 105 030)	(2 330 983)	(5 207 330)
PROFIT BEFORE INCOME TAX	3 398 880	4 177 728	9 204 248
Income tax expense	(378 026)	(438 982)	(937 523)
NET PROFIT FOR THE YEAR	3 020 854	3 738 746	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	3 057 445	3 762 190	8 282 479
Basic earnings per share, KGS	383	2 285	4 190

Chairman of the Management Board

Chief Accountant

For reference:

The amount of profit according to regulatory reporting is 2 766 133,69 thousand soms.

