

STATEMENT OF FINANCIAL POSITION
JSC AB «Bank of China Kazakhstan»
as at 30 June 2026

In thousands of tenge

	30 June 2026	31 December 2025
ASSETS		
Cash	1 079 219	950 887
Correspondent accounts and term deposits in the National Bank of the Republic of Kazakhstan with a placement period of up to 90 days	553 866 972	420 527 381
Loans to customers	113 499 947	64 790 122
Accounts and deposits in other banks	33 690 743	49 923 340
Investment securities	86 635 898	25 602 480
Amounts due from financial institutions	15 139 757	15 426 209
Fixed assets	2 429 388	2 369 931
Intangible assets	69 579	77 206
Deferred corporate income tax assets	40 712	40 712
Other assets	845 399	127 878
Total assets	807 297 614	579 836 146
LIABILITIES		
Amounts due to customers	486 337 304	341 144 013
Amounts due to other banks	65 378 481	95 001 083
Other borrowed funds	112 208 177	14 474 621
Dividends payable to shareholders	7 820 867	0
Lease liabilities	31 466	45 931
Other liabilities	713 000	966 078
Total liabilities	672 489 295	451 631 726
Equity		
Share capital	5 485 008	5 485 008
Reserve capital	3 922 494	3 922 494
Retained earnings	125 400 817	118 796 918
Total Equity	134 808 319	128 204 420
TOTAL LIABILITIES AND EQUITY	807 297 614	579 836 146

Deputy Chairman of the Management Board

Li Yingcai

Chief Accountant - Member of the Management Board

Zh.I. Suleimenova



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Statement of Comprehensive Income
JSC AB «Bank of China Kazakhstan»
as at 30 June 2026

In thousands of tenge

	Six months ended 30 June 2026	Six months ended 30 June 2025
Interest revenue calculated using the effective interest method	31 740 582	18 108 707
Interest expense	(12 918 352)	(2 842 384)
Net interest income before credit loss expense	18 822 230	15 266 323
(Credit loss expense)/reversal of credit losses	(133 150)	11 931
Net interest income	18 689 080	15 278 254
Fee and commission income	643 193	615 620
Fee and commission expense	(59 944)	(41 796)
Net fee and commission income	583 249	573 824
Net gains/(losses) from securities	(189 641)	-
Net gains/(losses) from foreign currencies	2 575 025	2 168 359
Other income/(expense)	3 112	(32)
Non-interest income	2 971 745	2 742 151
Personnel expenses	(835 099)	(746 395)
Other administrative expenses	(768 156)	(514 001)
Depreciation and amortization	(117 546)	(99 470)
Taxes other than corporate income tax	(86 696)	(116 925)
Non-interest expense	(1 807 497)	(1 476 791)
Profit before corporate income tax expense	19 853 328	16 543 614
Corporate income tax expense	(5 428 562)	(2 678 468)
Profit for the year	14 424 766	13 865 146
Other comprehensive income	0	0
Total comprehensive income for the year	14 424 766	13 865 146

Deputy Chairman of the Management Board



Li Yingcai

Chief Accountant -
Member of the Management Board



Zh.I. Suleimenova

