Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

Separate Statement of Finanacial Position

In thousands of Kazakhstani Tenge	**30 June 2026 unaudited**	**31 December 2025 audited**
ASSETS		
Cash and cash equivalents	200 788 306	101 225 389
Due from other banks	5 561	5 343
Investment securities measured at amortized cost	517 068	1 021 650
Investments	7 001	7 001
Loans to customers	191 781 056	188 073 012
Corporate income tax prepayment	26 278	26 278
Other assets	1 049 784	958 006
Property and equipment	5 730 868	5 889 398
Intangible assets	1 247 590	1 050 946
Non-current assets held for sale	3 216 140	6 895 384
TOTAL ASSETS	**404 369 652**	**305 152 407**
LIABILITIES		
Due to other banks and credit institutions	22 019 434	22 246 701
Customer accounts	251 863 877	163 260 454
Lease liabilities	579 725	651 867
Deferred corporate income tax liability	326 362	326 362
Other liabilities	1 605 942	1 266 538
TOTAL LIABILITIES	**276 395 340**	**187 751 922**
EQUITY		
Share capital	48 500 000	48 500 000
Retained earnings	78 028 864	67 443 389
Reserve funds	1 177 175	1 177 175
Revaluation reserve for property and equipment	268 273	279 921
TOTAL EQUITY	**127 974 312**	**117 400 485**
TOTAL LIABILITIES AND EQUITY	**404 369 652**	**305 152 407**

Chairman of the Management board
Savaş ZORLU

A.chief Accountant
Saule Urazalina