

Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

Separate Statement of Comprehensive Income

	31 March 2026 (unaudited)	31 March 2025 (unaudited)
<i>In thousands of Kazakhstani Tenge</i>		
Interest income calculated using effective interest rate	10,225,554	8,333,857
Interest expense	(2,951,648)	(2,196,406)
Net interest income	7,273,906	6,137,451
(Expected credit losses expense)/ Recovery of previously created reserves for credit losses	(240,446)	(80,479)
Net interest income after expected credit losses	7,033,460	6,056,972
Fee and commission income	373,037	384,147
Fee and commission expense	(185,118)	(158,338)
Net gains from transactions in foreign currencies:		
- dealing	722,324	527,060
- translation differences	(5,056)	11,168
Other income	120,800	77,290
Administrative and other operating expenses	(1,463,509)	(1,440,093)
Profit before corporate tax expense	6,595,938	5,458,206
Corporate income tax expense	(1,568,741)	(1,766,250)
Profit for the period	5,027,197	3,691,956
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income for the period	5,027,197	3,691,956
Basic and diluted earnings per share (in Tenge)	103.65	76.12

Chairman of the Management board
Savas ZORLU



Chief Accountant
Anna Chernova