Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

Separate Statement of Comprehensive Income

In thousands of Kazakhstani Tenge	30 June 2026 unaudited	30 June 2025 unaudited
Interest income calculated using effective interest rate	21 632 182	17 717 749
Interest expense	(7 294 862)	(4 668 656)
Net interest income	**14 337 320**	**13 049 093**
(Expected credit losses expense)/ Recovery of previously created reserves for credit losses	(600 844)	(6 423)
Net interest income after expected credit losses	**13 736 476**	**13 042 670**
Fee and commission income	698 605	803 902
Fee and commission expense	(327 134)	(309 988)
Net gains from transactions in foreign currencies:		
- dealing	1 324 045	1 026 034
- translation differences	1 872	12 507
Other income	1 274 837	184 447
Administrative and other operating expenses	(3 032 403)	(2 960 527)
Profit before corporate tax expense	**13 676 298**	**11 799 045**
Corporate income tax expense	(3 102 471)	(2 116 250)
Profit for the period	**10 573 827**	**9 682 795**
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income for the period	**10 573 827**	**9 682 795**
Basic and diluted earnings per share (in Tenge)	**218,02**	**199,65**

Chairman of the Management board
Savaş ZORLU

A.chief Accountant
Saule Urazalina