

Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

Separate Statement of Financial Position

<i>In thousands of Kazakhstani Tenge</i>	31 March 2026 (unaudited)	31 December 2025 (audited)
ASSETS		
Cash and cash equivalents	85,161,334	101,225,389
Due from other banks	5,443	5,343
Investment securities measured at amortized cost		
Investments	1,056,033	1,021,650
Loans to customers	7,001	7,001
Corporate income tax prepayment	177,588,537	188,073,012
Other assets	26,278	26,278
Property and equipment	1,257,119	958,006
Intangible assets	5,803,078	5,889,398
Non-current assets held for sale	1,118,123	1,050,946
TOTAL ASSETS	278,414,190	305,152,407
LIABILITIES		
Due to other banks and credit institutions	21,640,643	22,246,701
Customer accounts	132,312,161	163,260,454
Lease liabilities	609,373	651,867
Deferred corporate income tax liability	326,362	326,362
Other liabilities	1,097,969	1,266,538
TOTAL LIABILITIES	155,986,508	187,751,922
EQUITY		
Share capital	48,500,000	48,500,000
Retained earnings	72,482,234	67,443,389
Reserve funds	1,177,175	1,177,175
Revaluation reserve for property and equipment	268,273	279,921
TOTAL EQUITY	122,427,682	117,400,485
TOTAL LIABILITIES AND EQUITY	278,414,190	305,152,407

Chairman of the Management board
Savas ZORLU



Chief Accountant
Anna Chernova