

# Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

## Separate Statement of Comprehensive Income

*In thousands of Kazakhstani Tenge*

	31 March 2025 unaudited	31 March 2024 unaudited
Interest income calculated using effective interest rate	8,333,857	6,373,820
Interest expense	(2,196,406)	(1,524,598)
<b>Net interest income</b>	<b>6,137,451</b>	<b>4,849,222</b>
Expected credit losses expense	(80,479)	(78,803)
<b>Net interest income after expected credit losses expense</b>	<b>6,056,972</b>	<b>4,770,419</b>
<b>Fee and commission income</b>	<b>384,147</b>	<b>372,846</b>
<b>Fee and commission expense</b>	<b>(158,338)</b>	<b>(90,161)</b>
<b>Net gains from transactions in foreign currencies:</b>		
- dealing	527,060	415,586
- translation differences	11,168	(1,394)
Other income	77,290	953
Administrative and other operating expenses	(1,440,093)	(1,157,312)
<b>Profit/(loss) before corporate tax expense</b>	<b>5,458,206</b>	<b>4,310,937</b>
Corporate income tax economy expense	(1,766,250)	(475,000)
<b>Profit/(loss) for the period</b>	<b>3,691,956</b>	<b>3,835,937</b>
<b>Other Comprehensive income</b>	<b>-</b>	<b>-</b>
Other Comprehensive income	-	-
<b>Total comprehensive income/(loss) for the period</b>	<b>3,691,956</b>	<b>3,835,937</b>
<b>Basic and diluted earnings per share (in Tenge)</b>	<b>76.12</b>	<b>79.09</b>



Acting Chairman of the Management board  
Galiya Massenova

  
 Chief Accountant  
Anna Chernova