

**Associated Bank Kazakhstan – Ziraat
International Bank Joint Stock Company**

Separate Statement of Comprehensive Income

In thousands of Kazakhstani Tenge

	30 June 2024 unaudited	30 June 2023 unaudited
Interest income calculated using effective interest rate	12,853,000	9,336,709
Interest expense	(3,243,803)	(1,789,231)
Net interest income	9,609,197	7,547,478
Expected credit losses expense	(289,024)	(33,120)
Net interest income after expected credit losses expense	9,320,173	7,514,358
Fee and commission income	756,267	781,372
Fee and commission expense	(198,374)	(126,979)
Net gains from transactions in foreign currencies:		
- dealing	941,037	1,382,910
- translation differences	31,762	8,488
Other income	171,551	154,999
Administrative and other operating expenses	(2,588,428)	(1,717,768)
Profit/(loss) before corporate tax expense	8,433,988	7,997,380
Corporate income tax economy expense	(1,615,000)	(133,330)
Profit/(loss) for the period	6,818,988	7,864,050
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income/(loss) for the period	6,818,988	7,864,050
Basic and diluted earnings per share (in Tenge)	140.60	162.15



**Active Chairman of the Management Board
Galiya Massenova**


**Chief Accountant
Anna Chernova**