

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

Separate Statement of Comprehensive Income

In thousands of Kazakhstani Tenge

	30 September 2024 unaudited	30 September 2023 unaudited
Interest income calculated using effective interest rate	19,854,510	14,840,052
Interest expense	(5,252,615)	(2,952,185)
Net interest income	14,601,895	11,887,867
Expected credit losses expense	(250,018)	(218,217)
Net interest income after expected credit losses expense	14,351,877	11,669,650
Fee and commission income	1,211,132	1,171,164
Fee and commission expense	(367,312)	(188,547)
Net gains from transactions in foreign currencies:		
- dealing	1,580,154	1,840,354
- translation differences	51,731	11,002
Other income	176,667	182,642
Administrative and other operating expenses	(4,008,238)	(3,009,032)
Profit/(loss) before corporate tax expense	12,996,011	11,677,233
Corporate income tax economy expense	(2,755,000)	(241,025)
Profit/(loss) for the period	10,241,011	11,436,208
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income/(loss) for the period	10,241,011	11,436,208
Basic and diluted earnings per share (in Tenge)	211.15	235.80

Chairman of the Management board
Murat Alkan



Chief Accountant
Anna Chernova

Anna Chernova