

Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company


Separate Statement of Comprehensive Income

In thousands of Kazakhstani Tenge

	30 June 2025 unaudited	30 June 2024 unaudited
Interest income calculated using effective interest rate	17,717,749	12,853,000
Interest expense	(4,668,656)	(3,243,803)
Net interest income	13,049,093	9,609,197
Expected credit losses expense	(6,423)	(289,024)
Net interest income after expected credit losses expense	13,042,670	9,320,173
Fee and commission income	803,902	756,267
Fee and commission expense	(309,988)	(198,374)
Net gains from transactions in foreign currencies:		
- dealing	1,026,034	941,037
- translation differences	12,507	31,762
Other income	184,447	171,551
Administrative and other operating expenses	(2,960,527)	(2,588,428)
Profit before corporate tax expense	11,799,045	8,433,988
Corporate income tax economy expense	(2,116,250)	(1,615,000)
Profit for the period	9,682,795	6,818,988
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income for the period	9,682,795	6,818,988
 Basic and diluted earnings per share (in Tenge)	 199.65	 140.60



Chairman of the Management board
Savas ZORLU


Chief Accountant
Anna Chernova

