

Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

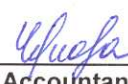
Separate Statement of Comprehensive Income

In thousands of Kazakhstani Tenge

	30 September 2025 unaudited	30 September 2024 unaudited
Interest income calculated using effective interest rate	28 095 267	19 854 510
Interest expense	(7 956 891)	(5 252 615)
Net interest income	20 138 376	14 601 895
Expected credit losses expense	(34 901)	(250 018)
Net interest income after expected credit losses expense	20 103 475	14 351 877
Fee and commission income	1 205 197	1 211 132
Fee and commission expense	(519 463)	(367 312)
Net gains from transactions in foreign currencies:		
- dealing	1 525 989	1 580 154
- translation differences	16 313	51 731
Other income	392 497	176 667
Administrative and other operating expenses	(4 263 958)	(4 008 238)
Profit before corporate tax expense	18 460 050	12 996 011
Corporate income tax economy expense	(2 916 250)	(2 755 000)
Profit for the period	15 543 800	10 241 011
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income for the period	15 543 800	10 241 011
Basic and diluted earnings per share (in Tenge)	320,49	211,15


Chairman of the Management board
Savaş ZORLU




Chief Accountant
Anna Chernova



