


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

**Separate Statement of Financial Position**

	31 March 2025 unaudited	31 December 2024 audited
<i>In thousands of Kazakhstani Tenge</i>		
<b>ASSETS</b>		
Cash and cash equivalents	82,088,590	105,214,700
Due from other banks	5,038	-
Investment securities measured at amortized cost	1,061,322	1,027,054
Loans to customers	164,224,670	172,082,310
Property and equipment	4,911,331	4,823,657
Intangible assets	797,127	792,465
Investments	554,379	554,379
Corporate income tax prepayment	26,278	26,278
Non-current assets held for sale	7,979,347	8,489,108
Other assets	1,990,194	1,791,672
<b>TOTAL ASSETS</b>	<b>263,638,276</b>	<b>294,801,623</b>
<b>LIABILITIES</b>		
Amounts due to other banks and credit institutions	21,897,928	22,270,571
Customer accounts	137,421,066	171,863,434
Deferred corporate income tax liability	183,695	183,695
Lease liabilities	548,705	483,702
Other liabilities	784,707	890,002
<b>TOTAL LIABILITIES</b>	<b>160,836,101</b>	<b>195,691,404</b>
<b>EQUITY</b>		
Share capital	48,500,000	48,500,000
Retained earnings	52,808,253	49,116,297
Reserve funds	1,177,175	1,177,175
Revaluation reserve for property and equipment	316,747	316,747
<b>TOTAL EQUITY</b>	<b>102,802,175</b>	<b>99,110,219</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>263,638,276</b>	<b>294,801,623</b>



**Acting Chairman of the Management board  
Galiya Massenova**

  
**Chief Accountant  
Anna Chernova**