Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

Separate Statement of Finanacial Position

In thousands of Kazakhstani Tenge	30 September 2025 unaudited	31 December 2024 audited
ASSETS		
Cash and cash equivalents	114 623 887	105 214 700
Due from other banks	5 241	-
Investment securities measured at amortized cost	1 058 634	1 027 054
Loans to customers	190 322 125	172 082 310
Property and equipment	5 067 786	4 823 657
Intangible assets	924 766	792 465
Investments	7 001	554 379
Corporate income tax prepayment	903 615	26 278
Non-current assets held for sale	7 471 065	8 489 108
Other assets	1 117 097	1 791 672
TOTAL ASSETS	**321 501 217**	**294 801 623**
LIABILITIES		
Amounts due to other banks and credit institutions	24 160 079	22 270 571
Customer accounts	180 831 014	171 863 434
Deferred corporate income tax liability	183 695	183 695
Lease liabilities	697 905	483 702
Other liabilities	974 505	890 002
TOTAL LIABILITIES	**206 847 198**	**195 691 404**
EQUITY		
Share capital	48 500 000	48 500 000
Retained earnings	64 683 705	49 116 297
Reserve funds	1 177 175	1 177 175
Revaluation reserve for property and equipment	293 139	316 747
TOTAL EQUITY	**114 654 019**	**99 110 219**
TOTAL LIABILITIES AND EQUITY	**321 501 217**	**294 801 623**

Chairman of the Management board
Savaş ZORLU

Chief Accountant
Anna Chernova