

Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company

Separate Statement of Financial Position

	31 December 2025 unaudited	31 December 2024 audited
<i>In thousands of Kazakhstani Tenge</i>		
ASSETS		
Cash and cash equivalents	101,225,389	105,214,700
Due from other banks	5,343	-
Investment securities measured at amortized cost		
Investments	1,021,650	1,027,054
Loans to customers	7,001	554,379
Corporate income tax prepayment	188,073,012	172,082,310
Other assets	26,278	26,278
Property and equipment	958,006	1,791,672
Intangible assets	5,889,398	4,823,657
Non-current assets held for sale	1,050,946	792,465
	6,895,384	8,489,108
TOTAL ASSETS	305,152,407	294,801,623
LIABILITIES		
Due to other banks and credit institutions	22,246,701	22,270,571
Customer accounts	163,260,454	171,863,434
Lease liabilities	651,867	483,702
Deferred corporate income tax liability	326,362	183,695
Other liabilities	1,266,538	890,002
TOTAL LIABILITIES	187,751,922	195,691,404
EQUITY		
Share capital	48,500,000	48,500,000
Retained earnings	67,443,389	49,116,297
Reserve funds	1,177,175	1,177,175
Revaluation reserve for property and equipment	279,921	316,747
TOTAL EQUITY	117,400,485	99,110,219
TOTAL LIABILITIES AND EQUITY	305,152,407	294,801,623


Chairman of the Management board
Savaş ZORLU


Chief Accountant
Anna Chernova

