

Associated Bank "Kazakhstan-Ziraat International Bank "Joint-Stock Company

STATEMENT OF COMPREHENSIVE INCOME  
separate

<i>In thousands of tenge</i>	31 of December 2020 (unaudited)	29 of December 2019 (audited)
Interest income calculated using the effective interest rate	6 956 529	5 192 794
Other interest income	964 834	743 095
	7 921 363	5 935 889
Interest expense	(1 822 552)	(1 218 093)
Net interest income	6 098 811	4 717 796
Allowance for loan impairment	(1 904 946)	(391 750)
<b>Net interest income after allowance for loan impairment</b>	<b>4 193 865</b>	<b>4 326 046</b>
Net fee and commission income	703 127	669 981
Net gains from transactions in foreign currencies:	734 554	589 205
- dealing	690 485	584 775
- translation differences	44 069	4 430
	-	-
<i>Net gain from derecognition of financial assets measured at amortized cost</i>	8 554	16 539
<i>Loss on initial recognition of financial assets measured at amortized cost</i>	(2 376)	(2 107)
<i>Loss from financial assets measured at fair value through profit or loss</i>	74 045	(70 021)
Other (expenses)/income	48 985	(8 955)
Administrative and other operating expenses		
	(1 794 772)	(1 756 513)
<b>Profit before corporate income tax expense</b>	<b>3 965 982</b>	<b>3 764 175</b>
Corporate income tax expense	(799 329)	(806 151)
<b>PROFIT FOR THE YEAR</b>	<b>3 166 653</b>	<b>2 958 024</b>
Other comprehensive income		
Revaluation of fixed assets	57 858	
Corporate income tax related to components of other comprehensive income		
	(11 572)	-
<b>Other comprehensive loss for the year</b>	<b>46 286</b>	
<b>TOTAL INCOME FOR THE YEAR</b>	<b>3 212 939</b>	<b>2 958 024</b>
Basic and diluted earnings per share (in tenge)	211.11	197.20

Chairman of the Management Board

Canan Toraman

Chief Accountant

T.N. Zhumakhanova

