

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

Separate Statement of Comprehensive Income

	30 September 2023 unaudited	30 September 2022 unaudited
<i>In thousands of Kazakhstani Tenge</i>		
Interest income calculated using effective interest rate	14 840 052	8 002 237
Interest expense	(2 952 185)	(2 070 882)
Net interest income	11 887 867	5 931 355
Expected credit losses expense	(218 217)	(21 289 505)
Net interest income after expected credit losses expense	11 669 650	(15 358 150)
Fee and commission income	1 171 164	888 245
Fee and commission expense	(188 547)	(205 903)
Net gains from transactions in foreign currencies:		
- dealing	1 840 354	2 163 667
- translation differences	11 002	36 058
Other income	182 642	(1 850)
Administrative and other operating expenses	(3 009 032)	(1 882 640)
Profit/(loss) before corporate tax expense	11 677 233	(14 360 573)
Corporate income tax economy expense	(241 025)	(182 538)
Profit/(loss) for the period	11 436 208	(14 543 111)
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income/(loss) for the period	11 436 208	(14 543 111)
Basic and diluted earnings per share (in Tenge)	235,80	(616,98)


Chairman of the Management Board
Murat Alkan


Chief Accountant
Alma Maxutova



