

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

Separate Statement of Comprehensive Income

	30 June 2023 unaudited	30 June 2022 unaudited
<i>In thousands of Kazakhstani Tenge</i>		
Interest income calculated using effective interest rate	9 336 709	4 864 012
Interest expense	(1 789 231)	(1 251 480)
Net interest income	7 547 478	3 612 532
Expected credit losses expense	(33 120)	(8 600 827)
Net interest income after expected credit losses expense	7 514 358	(4 988 295)
Fee and commission income	781 372	550 070
Fee and commission expense	(126 979)	(133 288)
Net gains from transactions in foreign currencies:		
- dealing	1 382 910	1 294 755
- translation differences	8 488	26 903
Other income	154 999	5 924
Administrative and other operating expenses	(1 717 768)	(1 233 881)
Profit/(loss) before corporate income tax expense	7 997 380	(4 477 812)
Corporate income tax expense	(133 330)	(182 538)
Profit/(loss) for the period	7 864 050	(4 660 350)
Other Comprehensive income		
Other Comprehensive income	-	-
Total comprehensive income/(loss) for the period	7 864 050	(4 660 350)
Basic and diluted earnings per share (in Tenge)	162,15	(244,00)


Chairman of the Management Board
Murat Alkan


Chief Accountant
Alma Maxutova