

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

**Separate Statement of Comprehensive Income**

	31 March 2024 unaudited	31 March 2023 unaudited
<i>In thousands of Kazakhstani Tenge</i>		
Interest income calculated using effective interest rate	6,373,820	4,280,997
Interest expense	(1,524,598)	(698,346)
<b>Net interest income</b>	<b>4,849,222</b>	<b>3,582,651</b>
Expected credit losses expense	(78,803)	(5,649)
<b>Net interest income after expected credit losses expense</b>	<b>4,770,419</b>	<b>3,577,002</b>
<b>Fee and commission income</b>	<b>372,846</b>	<b>393,464</b>
<b>Fee and commission expense</b>	<b>(90,161)</b>	<b>(65,667)</b>
<b>Net gains from transactions in foreign currencies:</b>		
- dealing	415,586	762,616
- translation differences	(1,394)	6,050
Other income	953	18,437
Administrative and other operating expenses	(1,157,312)	(789,884)
<b>Profit/(loss) before corporate tax expense</b>	<b>4,310,937</b>	<b>3,902,018</b>
Corporate income tax economy expense	(475,000)	(45,634)
<b>Profit/(loss) for the period</b>	<b>3,835,937</b>	<b>3,856,384</b>
<b>Other Comprehensive income</b>	<b>-</b>	<b>-</b>
Other Comprehensive income	-	-
<b>Total comprehensive income/(loss) for the period</b>	<b>3,835,937</b>	<b>3,856,384</b>
<b>Basic and diluted earnings per share (in Tenge)</b>	<b>79.09</b>	<b>79.51</b>

Chairman of the Management Board  
Murat Alkan



Chief Accountant  
Anna Chernova