

Associated Bank Kazakhstan – Ziraat International Bank Joint Stock Company


Separate Statement of Comprehensive Income

In thousands of Kazakhstani Tenge

	31 Decemder 2025 unaudited	31 Decemder 2024
Interest income calculated using effective interest rate	39,042,245	27,424,894
Interest expense	(11,659,222)	(7,436,416)
Net interest income	27,383,023	19,988,478
(Expected credit losses expense)/ Recovery of previously created reserves for credit losses	(479,229)	13,752,591
Net interest income after expected credit losses	26,903,794	33,741,069
Fee and commission income	1,665,266	1,715,285
Fee and commission expense	(764,786)	(555,243)
Net gains from transactions in foreign currencies:		
- dealing	2,087,134	2,461,914
- translation differences	19,886	59,608
Other income	548,185	434,675
Administrative and other operating expenses	(6,101,584)	(5,509,588)
Profit before corporate tax expense	24,357,895	32,347,720
Corporate income tax expense	(6,067,629)	(7,041,003)
Profit for the period	18,290,266	25,306,717
Other Comprehensive income	-	-
Other Comprehensive income	-	-
Total comprehensive income for the period	18,290,266	25,306,717
Basic and diluted earnings per share (in Tenge)	377.12	521.79


Chairman of the Management board
Savaş ZORLU




Chief Accountant
Anna Chernova

