

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 9 months period ended 30 September 2024

	30/09/2024	30/09/2023
	KZT'000	KZT'000
Interest income calculated using the effective interest method	91,448,275	72,059,006
Other interest income	5,541,421	3,336,051
Interest expense	(21,056,389)	(11,977,965)
Net interest income	75,933,307	63,417,092
Fee and commission income	3,330,762	2,839,552
Fee and commission expense	(1,111,825)	(975,900)
Net fee and commission income	2,218,937	1,863,652
Net foreign exchange gain	30,250,015	38,084,073
Net realised gain/(loss) on financial assets	1,061,682	1,016,093
Net gain on derivative financial instruments	(5,339,112)	6,792,581
Other operating income/(expenses), net	3,997,732	3,855,321
Operating income	108,122,561	115,028,812
Other income	51,668	-
(Provision)/recovery of provision	(2,159)	(64,534)
General administrative expenses	(14,969,499)	(11,620,178)
Profit before taxes	93,202,571	103,344,100
Income tax expense	(14,619,124)	(16,472,123)
Profit for the year	78,583,447	86,871,977
Other comprehensive loss, net of income tax		
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Revaluation reserve of financial assets at fair value through other comprehensive income		
- Net change in "Revaluation reserve for financial assets at fair value through other comprehensive income"	(440,295)	2,797,399
- Net change in "Provisions on financial assets at FVOCI"	(20,964)	26,060
Other comprehensive income/ loss for the year	(461,259)	2,823,459
Total comprehensive income for the year	78,122,188	89,695,436

Deputy Chief Executive Officer
Chief accountant

A.Moldabekov
M.Omurzakova