

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 12 months period ended 31 December 2024

	31/12/2024 KZT'000	31/12/2023 KZT'000
Interest income calculated using the effective interest method	121,509,605	103,699,419
Other interest income	8,015,875	4,210,179
Interest expense	(27,091,762)	(18,864,756)
Net interest income	102,433,718	89,044,842
Fee and commission income	4,682,199	4,011,932
Fee and commission expense	(1,898,862)	(1,310,497)
Net fee and commission income	2,783,337	2,701,435
Net foreign exchange gain	27,929,495	63,345,356
Net gain on derivative financial instruments	7,586,155	(8,231,632)
Net realised gain/(loss) on financial assets	(407,050)	1,016,093
Other operating income/(expenses), net	3,750,168	4,447,148
Operating income	144,075,823	152,323,242
(Provision)/recovery of provision	233,180	(340,219)
Other income	51,668	-
General administrative expenses	(27,006,560)	(19,952,999)
Profit before taxes	117,354,111	132,030,024
Income tax expense	(18,775,148)	(21,565,259)
Profit for the year	98,578,963	110,464,765
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"	(988,425)	2,651,031
- Net change in "Provisions on financial assets at FVOCI"	(59,814)	20,821
Other comprehensive income/ loss for the year	(1,048,239)	2,671,852
Total comprehensive income for the year	97,530,724	113,136,617

Deputy Chief Executive Officer
Chief accountant

A.Moldabekov
M.Omurzakova