

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 9 months period ended 30 September 2023

	30/09/2023	30/09/2022
	KZT'000	KZT'000
Interest income	72,059,006	40,210,300
Other interest income	3,336,051	982,195
Interest expense	(11,977,965)	(6,539,186)
Net interest income	63,417,092	34,653,309
Fee and commission income	2,839,552	2,491,474
Fee and commission expense	(975,900)	(818,351)
Net fee and commission income	1,863,652	1,673,123
Net foreign exchange gain including balance sheet revaluation	38,084,073	55,749,699
Net (loss)/gain on derivative financial instruments	6,792,581	807,949
Net realised gain/(loss) on financial assets	1,016,093	(847,366)
Other operating income/(expenses), net	3,855,321	2,652,904
Operating income	115,028,812	94,689,618
(Provision)/recovery of provision	(64,534)	(384,534)
General administrative expenses	(11,620,178)	(8,517,760)
Profit before taxes	103,344,100	85,787,324
Income tax expense	(16,472,123)	(14,853,781)
Profit for the year	86,871,977	70,933,543
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 financial assets at fair value through other comprehensive income	2,797,399	(1,497,958)
- Net change in expected credit loss	26,060	(12,866)
Other comprehensive income/ loss for the year	2,823,459	(1,510,824)
Total comprehensive income for the year	89,695,436	69,422,719

Deputy Chief Executive Officer
Chief accountant

A. Moldabekov
M. Omurzakova