

**Citibank Kazakhstan JSC**  
**The statements of profit or loss and other comprehensive income**  
**for 3 months period ended 31 March 2023**

	<b>31.03.2023</b>	<b>31.03.2022</b>
	<b>KZT'000</b>	<b>KZT'000</b>
Interest income	21,817,099	9,035,004
Other interest income	659,132	368,248
Interest expense	(2,982,332)	(2,057,481)
<b>Net interest income</b>	<b>19,493,899</b>	<b>7,345,771</b>
Fee and commission income	881,386	786,626
Fee and commission expense	(305,468)	(312,250)
<b>Net fee and commission income</b>	<b>575,918</b>	<b>474,376</b>
Net foreign exchange gain including balance sheet revaluation	14,717,918	30,031,999
Net (loss)/gain on derivative financial instruments	1,122,365	(2,860,161)
Net realised gain/(loss) on financial assets	(61,358)	-
Other operating income/(expenses), net	2,784,825	1,222,193
<b>Operating income</b>	<b>38,633,567</b>	<b>36,214,178</b>
(Provision)/recovery of provision	(150,068)	23,765
General administrative expenses	(3,717,218)	(3,078,352)
<b>Profit before taxes</b>	<b>34,766,281</b>	<b>33,159,591</b>
Income tax expense	(5,586,655)	(5,528,623)
<b>Profit for the year</b>	<b>29,179,626</b>	<b>27,630,968</b>
<b>Other comprehensive loss, net of income tax</b>		
<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	4,455,713	(2,975,851)
- Net change in expected credit loss	140,577	(25,914)
<b>Other comprehensive income/ loss for the year</b>	<b>4,596,290</b>	<b>(3,001,765)</b>
<b>Total comprehensive income for the year</b>	<b>33,775,916</b>	<b>24,629,203</b>

Deputy Chief Executive Officer  
Chief accountant

A. Moldabekov  
M. Omurzakova