

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for the nine-months period ended 30 September 2022

	30.09.2022	30.09.2021
	KZT'000	KZT'000
Interest income	40,210,300	25,905,410
Other interest income	982,195	2,428,209
Interest expense	(6,539,186)	(6,473,166)
Net interest income	34,653,309	21,860,453
Fee and commission income	2,491,474	3,946,824
Fee and commission expense	(818,351)	(831,817)
Net fee and commission income	1,673,123	3,115,006
Net foreign exchange gain including balance sheet revaluation	55,749,699	24,194,917
Net (loss)/gain on derivative financial instruments	807,949	(107,714)
Net realised gain/(loss) on financial assets	(847,366)	294,589
Other operating income/(expenses), net	2,652,904	2,227,760
Operating income	94,689,618	51,585,013
(Provision)/recovery of provision	(384,534)	50,747
General administrative expenses	(8,517,760)	(9,331,477)
Profit before taxes	85,787,324	42,304,282
Income tax expense	(14,853,781)	(6,251,749)
Profit for the year	70,933,543	36,052,533
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	(1,497,958)	(589,450)
- Net change in expected credit loss	(12,866)	(32,507)
Other comprehensive income/ loss for the year	(1,510,824)	(621,957)
Total comprehensive income for the year	69,422,719	35,430,576

Deputy Chief Executive Officer

A. Moldabekov

Chief accountant

M. Omurzakova