

**Citibank Kazakhstan JSC**  
**The statements of profit or loss and other comprehensive income**  
**for 12 months period ended 31 December 2022**

	<b>31.12.2022</b>	<b>31.12.2021</b>
	<b>KZT'000</b>	<b>KZT'000</b>
Interest income	69,203,204	35,543,905
Other interest income	1,057,636	3,142,535
Interest expense	(12,373,497)	(8,430,404)
<b>Net interest income</b>	<b>57,887,343</b>	<b>30,256,036</b>
Fee and commission income	3,327,583	5,101,120
Fee and commission expense	(1,143,810)	(1,184,137)
<b>Net fee and commission income</b>	<b>2,183,773</b>	<b>3,916,983</b>
Net foreign exchange gain including balance sheet revaluation	70,332,002	33,813,125
Net (loss)/gain on derivative financial instruments	3,454,439	1,109,131
Net realised gain/(loss) on financial assets	(847,366)	294,589
Other operating income/(expenses), net	4,028,704	2,338,003
<b>Operating income</b>	<b>137,038,895</b>	<b>71,727,867</b>
(Provision)/recovery of provision	(319,056)	66,029
General administrative expenses	(14,391,465)	(12,940,364)
<b>Profit before taxes</b>	<b>122,328,374</b>	<b>58,853,532</b>
Income tax expense	(22,130,823)	(8,864,401)
<b>Profit for the year</b>	<b>100,197,551</b>	<b>49,989,131</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	(1,256,100)	(712,362)
- Net change in expected credit loss	(50,317)	(53,142)
<b>Other comprehensive income/ loss for the year</b>	<b>(1,306,417)</b>	<b>(765,504)</b>
<b>Total comprehensive income for the year</b>	<b>98,891,134</b>	<b>49,223,627</b>

Deputy Chief Executive Officer  
Chief accountant

A. Moldabekov  
M. Omurzakova