

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 12 months period ended 31 December 2023

	31/12/2023 KZT'000	31/12/2022 KZT'000
Interest income	103,699,419	69,203,204
Other interest income	4,210,179	1,057,636
Interest expense	(18,864,756)	(12,373,497)
Net interest income	89,044,842	57,887,343
Fee and commission income	4,011,932	3,327,583
Fee and commission expense	(1,310,497)	(1,143,810)
Net fee and commission income	2,701,435	2,183,773
Net foreign exchange gain including balance sheet revaluation	63,345,356	70,332,002
Net (loss)/gain on derivative financial instruments	(8,231,632)	3,454,439
Net realised gain/(loss) on financial assets	1,016,093	(1,104,742)
Other operating income/(expenses), net	4,447,148	4,286,080
Operating income	152,323,242	137,038,895
(Provision)/recovery of provision	(340,219)	(319,056)
General administrative expenses	(19,952,999)	(14,391,465)
Profit before taxes	132,030,024	122,328,374
Income tax expense	(21,565,259)	(22,130,823)
Profit for the year	110,464,765	100,197,551
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	2,651,031	(1,256,100)
- Net change in expected credit loss	20,821	(50,317)
Other comprehensive income/ loss for the year	2,671,852	(1,306,417)
Total comprehensive income for the year	113,136,617	98,891,134

Deputy Chief Executive Officer
Chief accountant

A. Moldabekov
M. Omurzakova