

Citibank Kazakhstan JSC

The statements of profit or loss and other comprehensive income for the period ended

	31.12.2020	31.12.2019
	KZT'000	KZT'000
Interest income	32 344 855	23 071 441
Interest expense	-9 500 606	-4 892 285
Net interest income	22 844 249	18 179 156
Fee and commission income	3 629 045	4 026 423
Fee and commission expense	-1 033 653	-964 077
Net fee and commission income	2 595 392	3 062 346
Net foreign exchange gain including balance sheet revaluation	42 974 424	23 462 576
Net (loss)/gain on derivative financial instruments	-191 292	2 728 341
Net realised gain on financial assets	-1 383 069	-123 215
Other operating income/(expenses), net	2 459 574	1 627 321
Operating income	69 299 278	48 936 525
(Provision)/recovery of provision	-134 018	19 823
General administrative expenses	-9 952 926	-8 997 776
Profit before taxes	59 212 334	39 958 572
Income tax expense	-8 388 660	-6 415 906
Profit for the year	50 823 674	33 542 666
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	363 851	-90 047
- Net change in expected credit losses	117 804	15 623
Other comprehensive income/ loss for the year	481 655	-74 424
Total comprehensive income for the year	51 305 329	33 468 242

Deputy Chief Executive Officer

P. Ushakov

Chief Accountant

N. Suslova