

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

	31/12/2021 KZT'000	31/12/2020 KZT'000
Interest income	38,686,441	32,344,855
Interest expense	(8,430,405)	(9,500,606)
Net interest income	30,256,036	22,844,249
Fee and commission income	5,101,120	3,629,045
Fee and commission expense	(1,184,137)	(1,033,653)
Net fee and commission income	3,916,983	2,595,392
Net foreign exchange gain including balance sheet revaluation	33,813,125	42,974,424
Net (loss)/gain on derivative financial instruments	1,109,131	(191,292)
Net realised gain on financial assets	294,589	(1,383,069)
Other operating income/(expenses), net	2,338,003	2,459,574
Operating income	71,727,867	69,299,278
(Provision)/recovery of provision	66,029	(134,018)
General administrative expenses	(12,940,364)	(9,952,926)
Profit before taxes	58,853,532	59,212,334
Income tax expense	(8,864,401)	(8,388,660)
Profit for the year	49,989,131	50,823,674
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	(712,362)	363,851
through other comprehensive income		
- Net change in fair value of financial assets transferred to profit or loss	(53,142)	117,804
Other comprehensive income/ loss for the year	(765,504)	481 655
Total comprehensive income for the year	49,223,627	51,305,329

Deputy Chief Executive Officer

Y. Shagova

Chief Accountant

M.Omurzakova