

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

|  | 30.06.2020        | 30.06.2019        |
|--|-------------------|-------------------|
|  | KZT'000           | KZT'000           |
| Interest income  | 14 961 541        | 12 196 671        |
| Interest expense   | (4 249 509)       | (2 367 323)       |
| <b>Net interest income</b>   | <b>10 712 032</b> | <b>9 829 348</b>  |
| Fee and commission income  | 1 786 571         | 2 184 528         |
| Fee and commission expense   | (497 107)         | (430 150)         |
| <b>Net fee and commission income</b>   | <b>1 289 464</b>  | <b>1 754 378</b>  |
| Net foreign exchange gain including balance sheet revaluation                | 25 043 715        | 10 384 432        |
| Net (loss)/gain on derivative financial instruments                          | (168 577)         | 1 751 671         |
| Net realised gain on financial assets  | (1 383 069)       | -                 |
| Other operating income/(expenses), net                                       | 516 821           | 1 033 391         |
| <b>Operating income</b>  | <b>36 010 387</b> | <b>24 753 220</b> |
| (Provision)/recovery of provision  | (633 905)         | (73 535)          |
| General administrative expenses  | (4 497 480)       | (4 018 571)       |
| <b>Profit before taxes</b>   | <b>30 879 003</b> | <b>20 661 114</b> |
| Income tax expense   | (4 606 025)       | (3 185 926)       |
| <b>Profit for the year</b>   | <b>26 272 978</b> | <b>17 475 188</b> |
| <b>Other comprehensive loss, net of income tax</b>                           |                   |                   |
| <i>Items that are or may be reclassified subsequently to profit or loss:</i> |                   |                   |
| Movement in fair value reserve (debt instruments):                           |                   |                   |
| -Net change in fair value  | (54 152)          | (82 122)          |
| -Net change in expected credit losses  | 249 384           | 52 855            |
| <b>Other comprehensive income/ loss for the year</b>                         | <b>195 232</b>    | <b>(29 267)</b>   |
| <b>Total comprehensive income for the year</b>                               | <b>26 468 210</b> | <b>17 445 921</b> |

Deputy Chief Executive Officer

I. Deulin

Chief Accountant

N. Suslova