

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

	<b>30.06.2021</b>	<b>30.06.2020</b>
	<b>KZT'000</b>	<b>KZT'000</b>
Interest income	18 791 485	14 961 541
Interest expense	(4 145 341)	(4 249 509)
<b>Net interest income</b>	<b>14 646 144</b>	<b>10 712 032</b>
Fee and commission income	2 670 757	1 786 571
Fee and commission expense	(528 494)	(497 107)
<b>Net fee and commission income</b>	<b>2 142 263</b>	<b>1 289 464</b>
Net foreign exchange gain including balance sheet revaluation	15 399 275	25 043 715
Net (loss)/gain on derivative financial instruments	(209 983)	(168 577)
Net realised gain on financial assets	279 860	(1 383 069)
Other operating income/(expenses), net	2 088 263	516 821
<b>Operating income</b>	<b>34 345 822</b>	<b>36 010 387</b>
(Provision)/recovery of provision	46 021	(633 905)
General administrative expenses	(6 490 405)	(4 497 480)
<b>Profit before taxes</b>	<b>27 901 438</b>	<b>30 879 003</b>
Income tax expense	(4 053 989)	(4 606 025)
<b>Profit for the year</b>	<b>23 847 449</b>	<b>26 272 978</b>
<b>Other comprehensive loss, net of income tax</b>		
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
<b>Revaluation reserve of financial assets at fair value through other comprehensive income</b>		
- Net change in financial assets at fair value through other comprehensive income	6 383	(54 152)
- Net change in expected credit losses	(27 108)	249 384
<b>Other comprehensive income/ loss for the year</b>	<b>(20 725)</b>	<b>195 232</b>
<b>Total comprehensive income for the year</b>	<b>23 826 724</b>	<b>26 468 210</b>

Deputy Chief Executive Officer

Y. Shagova

Chief Accountant

N. Suslova