

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

	30.09.2020 KZT'000	30.09.2019 KZT'000
Interest income	22 802 514	17 279 863
Interest expense	(6 687 637)	(3 636 644)
Net interest income	16 114 877	13 643 219
Fee and commission income	2 553 696	3 084 332
Fee and commission expense	(748 572)	(673 105)
Net fee and commission income	1 805 124	2 411 227
Net foreign exchange gain including balance sheet revaluation	36 362 955	17 571 798
Net (loss)/gain on derivative financial instruments	(1 797 109)	1 266 485
Net realised gain on financial assets	(1 383 069)	-
Other operating income/(expenses), net	734 725	1 227 000
Operating income	51 837 504	36 119 729
(Provision)/recovery of provision	(321 539)	(39 935)
General administrative expenses	(6 740 349)	(5 992 310)
Profit before taxes	44 775 617	30 087 484
Income tax expense	(6 564 107)	(4 688 545)
Profit for the year	38 211 510	25 398 939
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	384 881	(226 451)
- Net change in expected credit losses	97 793	41 598
Other comprehensive income/ loss for the year	482 674	(226 451)
Total comprehensive income for the year	38 596 390	25 172 488

Deputy Chief Executive Officer

S. Zhakayeva

Chief Accountant

N. Suslova