

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

	30.09.2019	30.09.2018
	KZT'000	KZT'000
Interest income	17 279 863	14 694 662
Interest expense	(3 636 644)	(4 189 530)
<b>Net interest income</b>	<b>13 643 219</b>	<b>10 505 132</b>
Fee and commission income	3 084 332	3 132 786
Fee and commission expense	(673 105)	(872 002)
<b>Net fee and commission income</b>	<b>2 411 227</b>	<b>2 260 784</b>
Net foreign exchange gain including balance sheet revaluation	17 571 798	19 108 407
Net (loss)/gain on derivative financial instruments	1 266 485	83 805
Net realized gain on financial assets at fair value through other comprehensive income	-	(182 702)
Other operating income/(expenses), net	1 227 000	2 242 550
<b>Operating income</b>	<b>36 119 729</b>	<b>34 017 975</b>
(Provision)/recovery of provision	(39 935)	52 156
General administrative expenses	(5 992 310)	(6 496 650)
<b>Profit before taxes</b>	<b>30 087 484</b>	<b>27 573 482</b>
Income tax expense	(4 688 545)	(4 805 898)
<b>Profit for the year</b>	<b>25 398 939</b>	<b>22 767 584</b>
<b>Other comprehensive loss, net of income tax</b>	<b>-</b>	<b>-</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	(226 451)	51 682
- Net change in expected credit losses	41 598	11 531
<b>Other comprehensive income/ loss for the year</b>	<b>(226 451)</b>	<b>51 682</b>
<b>Total comprehensive income for the year</b>	<b>25 172 488</b>	<b>22 819 266</b>

Deputy Chief Executive Officer

I. Deulin

Chief Accountant

N. Suslova



**Citibank Kazakhstan JSC**  
**The statement of financial position**

	30.09.2019	31.12.2018
	KZT'000	KZT'000
<b>ASSETS</b>		
Cash and cash equivalents	670 853 792	602 682 599
Placements with banks	1 688 063	3 510 435
Derivative instruments at fair value through profit or loss	372 923	644 189
Loans to banks	-	-
Loans to customers	96 361 044	117 872 169
Financial assets at fair value through other comprehensive income	63 179 333	9 970 545
Financial assets at amortised cost	-	-
Financial assets at fair value through profit or loss	2 200	2 200
Amounts receivable under repurchase agreements	-	-
Property, equipment and intangible assets	1 050 562	792 658
Current tax assets	1 232 243	-
Deferred tax assets	31 349	198 496
<b>Other assets</b>	<b>321 015</b>	<b>345 180</b>
<b>Total assets</b>	<b>835 092 524</b>	<b>736 018 471</b>
<b>LIABILITIES</b>		
Financial instruments at fair value through profit or loss	262 571	2 433 936
Deposits and balances from banks and other financial institutions	24 240 555	41 563 319
Current accounts and deposits from customers	668 720 367	552 990 662
Government grants	-	-
Amounts payable under repurchase agreements	11 312 657	-
Issued Debt securities	-	-
Current tax liability	-	253 725
Deferred tax liability	-	-
Other liabilities	2 557 254	1 192 156
<b>Total liabilities</b>	<b>707 093 404</b>	<b>598 433 798</b>
<b>EQUITY</b>		
Share capital	12 497 625	12 497 625
Additional paid-in capital	61 975	61 975
Reserve Capital	-	-
Dynamic reserve	-	-
Revaluation reserve for financial assets at fair value through other comprehensive income	(194 399)	32 052
Other reserves	50 983	9 025
- including reserves (provisions) on financial assets at fair value through other comprehensive income	50 983	9 025
Retained earnings	115 582 936	124 983 996
<b>Total equity</b>	<b>127 999 120</b>	<b>137 584 673</b>
<b>Total liabilities and equity</b>	<b>835 092 524</b>	<b>736 018 471</b>

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