

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

	31.12.2019	29.12.2018
	KZT'000	KZT'000
Interest income	23 071 441	19 213 030
Interest expense	(4 892 284)	(5 555 501)
<b>Net interest income</b>	<b>18 179 157</b>	<b>13 657 529</b>
Fee and commission income	4 026 423	4 270 682
Fee and commission expense	(964 077)	(1 248 523)
<b>Net fee and commission income</b>	<b>3 062 346</b>	<b>3 022 159</b>
	23 462 577	28 891 883
Net foreign exchange gain including balance sheet revaluation		
Net (loss)/gain on derivative financial instruments	2 728 341	(1 337 893)
	(123 215)	(182 702)
Net realized gain on financial assets at fair value through profit or loss		
Other operating income/(expenses), net	1 627 322	3 329 624
<b>Operating income</b>	<b>48 936 528</b>	<b>47 380 602</b>
(Provision)/recovery of provision	19 822	45 077
General administrative expenses	(8 997 777)	(9 212 554)
<b>Profit before taxes</b>	<b>39 958 573</b>	<b>38 213 125</b>
Income tax expense	(6 415 906)	(7 202 324)
<b>Profit for the year</b>	<b>33 542 667</b>	<b>31 010 801</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	(90 047)	128 643
-Net change in expected credit losses	15 623	(41 211)
<b>Other comprehensive income/ loss for the year</b>	<b>(74 424)</b>	<b>87 432</b>
<b>Total comprehensive income for the year</b>	<b>33 468 243</b>	<b>31 098 233</b>

Deputy Chief Executive Officer

 J. Deulin

Chief Accountant

N. Suslova