

Citibank Kazakhstan JSC
The statement of financial position as at 31 March 2016

	3/31/2016 KZT'000	12/31/2015 KZT'000
ASSETS		
Cash and cash equivalents	410,980,445	340,775,906
Placements with banks	1,201,199	1,188,579
Financial instruments at fair value through profit or loss	584,062	1,479,816
Loans to banks	-	186,127
Loans to customers	87,593,330	84,193,370
Available-for-sale financial assets	9,197,798	9,497,826
Property, equipment and intangible assets	525,304	531,506
Current tax assets	2,060,980	705,316
Debtors under Documentary settlement	4,918,542	-
Other assets	270,625	970,691
Total assets	517,332,285	439,529,137
LIABILITIES		
Financial instruments at fair value through profit or loss	229,699	1,917,426
Deposits and balances from banks and other financial institutions	6,118,304	4,846,504
Current accounts and deposits from customers	399,626,364	326,590,716
Repo	-	4,593,884
Current tax liability	-	-
Deferred tax liability	460,412	310,000
Other liabilities	3,433,853	1,390,380
Total liabilities	409,868,632	339,648,910
EQUITY		
Share capital	12,497,625	12,497,625
Additional paid-in capital	61,975	61,975
Dynamic reserve	2,380,583	2,380,583
Revaluation reserve for available-for-sale financial assets	(948,079)	(548,212)
Retained earnings	93,471,549	85,488,256
Total equity	107,463,653	99,880,227
Total liabilities and equity	517,332,285	439,529,137

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income for the year ended 31 March 2016

	3/31/2016 KZT'000	3/31/2015 KZT'000
Interest income	3,342,128	2,831,878
Interest expense	(1,447,771)	(1,586,690)
Net interest income	1,894,357	1,245,188
Fee and commission income	700,328	466,033
Fee and commission expense	(234,438)	(165,801)
Net fee and commission income	465,890	300,232
Net foreign exchange gain including balance sheet revaluation	6,320,667	10,245,905
Net (loss)/gain on derivative financial instruments	3,198,150	542,428
Net realised gain on available-for-sale financial assets	-	(685)
Other operating income/(expenses), net	466,000	144,932
Operating income	12,345,064	12,478,000
General administrative expenses	(2,641,045)	(1,058,804)
Profit before taxes	9,704,019	11,419,196
Income tax expense	(1,720,728)	(2,331,594)
Profit for the year	7,983,291	9,087,602
Other comprehensive loss, net of income tax		
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Revaluation reserve for available-for-sale financial assets		
- Net change in fair value of available-for-sale financial assets	(399,867)	21,487
- Net change in fair value of available-for-sale financial assets transferred to profit or loss		-
Other comprehensive income/ loss for the year	(399,867)	21,487
Total comprehensive income for the year	7,583,424	9,109,089

Andrey Kurilin
Chief Executive Officer

Natalya Suslova
Chief Accountant