

**Citibank Kazakhstan JSC**  
**The statement of financial position as at 31 December**  
**2015**

	<b>31.12.2015</b>	<b>31.12.2014</b>
	<b>KZT'000</b>	<b>KZT'000</b>
<b>ASSETS</b>		
Cash and cash equivalents	340 775 906	261 357 288
Placements with banks	1 188 579	5 165 593
Financial instruments at fair value through profit or loss	1 479 816	4 514 310
Loans to banks	186 127	
Loans to customers	84 193 370	89 446 842
Available-for-sale financial assets	9 497 826	17 283 252
Property, equipment and intangible assets	531 506	453 513
Current tax assets	468 437	
Other assets	970 692	338 550
<b>Total assets</b>	<b>439 292 259</b>	<b>378 559 348</b>
<b>LIABILITIES</b>		
Financial instruments at fair value through profit or loss	1 917 426	4 400 470
Deposits and balances from banks and other financial institutions	4 846 504	15 482 323
Current accounts and deposits from customers	326 590 716	295 803 862
Repo	4 593 884	
Current tax liability		108 981
Deferred tax liability	310 000	468 662
Other liabilities	1 390 380	914 828
<b>Total liabilities</b>	<b>339 648 910</b>	<b>317 179 126</b>
<b>EQUITY</b>		
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	(548 212)	(31 517)
Retained earnings	85 251 378	46 471 556
<b>Total equity</b>	<b>99 643 349</b>	<b>61 380 222</b>
<b>Total liabilities and equity</b>	<b>439 292 259</b>	<b>378 559 348</b>

**Citibank Kazakhstan JSC**  
**The statements of profit or loss and other**  
**comprehensive income for the year ended 31**  
**December 2015**

	<b>31.12.2015</b>	<b>31.12.2014</b>
	<b>KZT'000</b>	<b>KZT'000</b>
Interest income	9 243 305	7 847 819
Interest expense	(4 972 087)	(2 668 387)
<b>Net interest income</b>	<b>4 271 218</b>	<b>5 179 432</b>
Fee and commission income	2 305 574	1 877 912
Fee and commission expense	(722 644)	(697 357)
<b>Net fee and commission income</b>	<b>1 582 930</b>	<b>1 180 555</b>
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Net foreign exchange gain including balance sheet revaluation	51 080 091	24 633 461
Net (loss)/gain on derivative financial instruments	(345 884)	(10 597 535)
Net realised gain on available-for-sale financial assets	(685)	685
Other operating income/(expenses), net	364 248	191 119
<b>Operating income</b>	<b>56 951 918</b>	<b>20 587 717</b>
General administrative expenses	(5 804 969)	(4 769 559)
<b>Profit before taxes</b>	<b>51 146 949</b>	<b>15 818 158</b>
Income tax expense	(10 367 127)	(4 982 510)
<b>Profit for the year</b>	<b>40 779 822</b>	<b>10 835 648</b>
<b>Other comprehensive loss, net of income tax</b>		
<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	(519 071)	(29 141)
- Net change in fair value of available-for-sale financial assets transferred to profit or loss		(685)
<b>Other comprehensive income/ loss for the year</b>	<b>(519 071)</b>	<b>(29 826)</b>
<b>Total comprehensive income for the year</b>	<b>40 260 751</b>	<b>10 805 822</b>

**Andrey Kurilin**  
**Chief Executive Officer**

**Natalya Suslova**  
**Chief Accountant**

