

JSC Citibank Kazakhstan The statement of financial position as at 30 September 2015

	9/30/2015	12/31/2014
	KZT'000	KZT'000
ASSETS		
Cash and cash equivalents	335,964,352	261,357,288
Placements with banks	946,955	5,165,593
Financial instruments at fair value through profit or loss	420,751	4,514,310
Loans to banks	151,122	0
Loans to customers	77,847,468	89,446,842
Available-for-sale financial assets	10,183,557	17,283,252
Debtors under documentary settlement	3,298,914	0
Property, equipment and intangible assets	469,723	453,513
Current tax assets	-	-
Other assets	1,363,944	338,550
Total assets	430,646,786	378,559,348
LIABILITIES		
Financial instruments at fair value through profit or loss	1,868,979	4,400,470
Deposits and balances from banks and other financial institutions	12,338,084	15,482,323
Current accounts and deposits from customers	319,899,670	295,803,862
Repo	2,846,301	0
Current tax liability	2,494,686	108,981
Deferred tax liability	119,053	468,662
Other liabilities	3,882,859	914,828
Total liabilities	343,449,632	317,179,126
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
Reserve capital	0	0
Revaluation reserve for available-for-sale financial assets	7,166	-31,517
Retained earnings	72,249,805	46,471,556
Total equity	87,197,154	61,380,222
Total liabilities and equity	430,646,786	378,559,348



**JSC Citibank Kazakhstan the statements of profit or loss and other comprehensive
income for the year ended 30 September 2015**

	9/30/2015	9/30/2014
	KZT'000	KZT'000
Interest income	6,935,175	5,614,183
Interest expense	-3,948,104	-1,884,658
Net interest income	2,987,071	3,729,525
Fee and commission income	1,598,425	1,378,322
Fee and commission expense	-510,858	-501,402
Net fee and commission income	1,087,567	876,920
Net foreign exchange gain including balance sheet revaluation	32,567,092	10,122,403
Net (loss)/gain on derivative financial instruments	821,994	0
Net realised gain on available-for-sale financial assets	-685	0
Other operating income/(expenses), net	375,160	119,425
Operating income	37,838,199	14,848,273
General administrative expenses	-3,652,862	-3,349,029
Profit before taxes	34,185,337	11,499,244
Income tax expense	-6,407,088	-2,381,640
Profit for the year	27,778,249	9,117,604
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	38,683	116,955
- Net change in fair value of available-for-sale financial assets transferred to profit or loss		
Other comprehensive income/ loss for the year	38,683	116,955
Total comprehensive income for the year	27,816,932	7,106,707

Andrey Kurilin
Chief Executive Officer

Natalya Suslova
Chief Accountant