

**Citibank Kazakhstan JSC**  
The statement of financial position as at 30 September 2016

	30.09.2016 KZT'000	31.12.2015 KZT'000
<b>ASSETS</b>		
Cash and cash equivalents	455 046 349	340 775 906
Placements with banks	1 172 674	1 188 579
Financial instruments at fair value through profit or loss	780 385	1 479 816
Loans to banks	-	186 127
Loans to customers	79 903 638	84 193 370
Available-for-sale financial assets	65 594 494	9 497 826
Property, equipment and intangible assets	602 600	531 506
Current tax assets	3 915 371	705 316
Debtors under Documentary settlement	2 617 861	-
Other assets	163 671	970 691
<b>Total assets</b>	<b>609 797 043</b>	<b>439 529 137</b>
<b>LIABILITIES</b>		
Financial instruments at fair value through profit or loss	65 854	1 917 426
Deposits and balances from banks and other financial institutions	8 753 763	4 846 504
Current accounts and deposits from customers	478 296 354	326 590 716
Repo	-	4 593 884
Current tax liability	-	-
Deferred tax liability	329 825	310 000
Other liabilities	3 673 395	1 390 380
<b>Total liabilities</b>	<b>491 119 191</b>	<b>339 648 910</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	(740 140)	(548 212)
Retained earnings	104 477 809	85 488 256
<b>Total equity</b>	<b>118 677 852</b>	<b>99 880 227</b>
<b>Total liabilities and equity</b>	<b>609 797 043</b>	<b>439 529 137</b>

**Citibank Kazakhstan JSC**  
The statements of profit or loss and other comprehensive income for the year ended  
30 September 2016

	30.09.2016 KZT'000	30.09.2015 KZT'000
Interest income	11 224 595	6 935 175
Interest expense	(3 064 535)	(3 948 104)
<b>Net interest income</b>	<b>8 160 060</b>	<b>2 987 071</b>
Fee and commission income	2 540 507	1 598 425
Fee and commission expense	(678 960)	(510 858)
<b>Net fee and commission income</b>	<b>1 861 547</b>	<b>1 087 567</b>
Net foreign exchange gain including balance sheet revaluation	-	-
Net foreign exchange gain including balance sheet revaluation	16 027 025	32 567 092
Net (loss)/gain on derivative financial instruments	5 857 706	821 994
Net realised gain on available-for-sale financial assets	-	(685)
Other operating income/(expenses), net	626 068	375 160
<b>Operating income</b>	<b>32 532 406</b>	<b>37 838 199</b>
General administrative expenses	(6 070 593)	(3 652 862)
<b>Profit before taxes</b>	<b>26 461 813</b>	<b>34 185 337</b>
Income tax expense	(3 972 262)	(6 407 088)
<b>Profit for the year</b>	<b>22 489 551</b>	<b>27 778 249</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	(191 928)	38 683
- Net change in fair value of available-for-sale financial assets transferred to profit or loss		-
<b>Other comprehensive income/ loss for the year</b>	<b>(191 928)</b>	<b>38 683</b>
<b>Total comprehensive income for the year</b>	<b>22 297 623</b>	<b>27 816 932</b>

**Andrey Kurilin**  
Chief Executive Officer

**Natalya Suslova**  
Chief Accountant