

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

| | 31.12.2016 KZT'000 | 31.12.2015 KZT'000 |
|---|-----------------------|-----------------------|
| ASSETS | | |
| Cash and cash equivalents | 460 454 364 | 340 775 906 |
| Placements with banks | 431 764 | 1 188 579 |
| Financial instruments at fair value through profit or loss | 909 003 | 1 479 816 |
| Loans to banks | - | 186 127 |
| Loans to customers | 78 886 509 | 84 193 370 |
| Available-for-sale financial assets | 35 308 673 | 9 497 826 |
| Property, equipment and intangible assets | 588 408 | 531 506 |
| Current tax assets | 4 695 012 | 705 316 |
| Debtors under Documentary settlement | 3 178 490 | - |
| Other assets | 162 648 | 970 691 |
| Total assets | 584 614 871 | 439 529 137 |
| LIABILITIES | | |
| Financial instruments at fair value through profit or loss | 153 157 | 1 917 426 |
| Deposits and balances from banks and other financial institutions | 10 813 813 | 4 846 504 |
| Current accounts and deposits from customers | 448 782 247 | 326 590 716 |
| Repo | - | 4 593 884 |
| Current tax liability | - | - |
| Deferred tax liability | 517 354 | 310 000 |
| Other liabilities | 2 929 843 | 1 390 380 |
| Total liabilities | 463 196 414 | 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 | (894 251) | (548 212) |
| Retained earnings | 107 372 525 | 85 488 256 |
| Total equity | 121 418 457 | 99 880 227 |
| Total liabilities and equity | 584 614 871 | 439 529 137 |

The statements of profit or loss and other
comprehensive income for the year ended 30
December 2016

| | 31.12.2016 KZT'000 | 31.12.2015 KZT'000 |
|---|-----------------------|-----------------------|
| Interest income | 15 152 602 | 9 211 622 |
| Interest expense | (4 043 915) | (4 940 404) |
| Net interest income | 11 108 687 | 4 271 218 |
| Fee and commission income | 3 378 760 | 2 305 574 |
| Fee and commission expense | (961 976) | (722 644) |
| Net fee and commission income | 2 416 784 | 1 582 930 |
| Net foreign exchange gain including balance sheet revaluation | 21 906 766 | 51 080 091 |
| Net (loss)/gain on derivative financial instruments | 6 064 966 | (345 884) |
| Net realised gain on available-for-sale financial assets | 23 049 | (685) |
| Other operating income/(expenses), net | 945 494 | 364 248 |
| Operating income | 42 465 746 | 56 951 918 |
| (Provision)/recovery of provision | (12 519) | - |
| General administrative expenses | (7 867 519) | (5 804 969) |
| Profit before taxes | 34 585 708 | 51 146 949 |
| Income tax expense | (5 751 441) | (10 130 249) |
| Profit for the year | 28 834 267 | 41 016 700 |
| 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 | (346 039) | (516 695) |
| - Net change in fair value of available-for-sale financial assets transferred to profit or loss | | - |
| Other comprehensive income/ loss for the year | (346 039) | (516 695) |
| Total comprehensive income for the year | 28 488 228 | 40 500 005 |

Andrey Kurilin
Chief Executive Officer

Natalya Suslova
Chief Accountant