

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 6 months period ended 30 June 2025

	30/06/2025 KZT'000	30/06/2024 KZT'000
Interest income calculated using the effective interest method	69,813,553	60,668,515
Other interest income	1,467,642	3,301,789
Interest expense	(10,671,923)	(14,284,560)
Net interest income	60,609,272	49,685,744
Fee and commission income	2,805,883	2,139,132
Fee and commission expense	(2,848,670)	(698,723)
Net fee and commission income	(42,787)	1,440,409
Net foreign exchange gain	29,214,440	22,378,695
Net realised gain/(loss) on financial assets	3,674	1,061,682
Net gain on derivative financial instruments	(16,561,482)	(6,490,118)
Other operating income/(expenses), net	(2,728,569)	2,075,299
Operating income	70,494,548	70,151,711
(Provision)/recovery of provision	(97,680)	342,717
General administrative expenses	(13,782,141)	(10,192,180)
Profit before taxes	56,614,727	60,302,248
Income tax expense	(12,346,261)	(9,170,944)
Profit for the year	44,268,466	51,131,304
Other comprehensive loss, net of income tax		
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Revaluation reserve of financial assets at fair value through other comprehensive income		
- Net change in "Revaluation reserve for financial assets at fair value through other comprehensive income"	292,210	(1,057,643)
- Net change in "Provisions on financial assets at FVOCI"	15,003	1,727
Other comprehensive income/ loss for the year	307,213	(1,055,916)
Total comprehensive income for the year	44,575,679	50,075,388

Deputy Chief Executive Officer
Chief accountant

A.Moldabekov
M.Omurzakova