

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 9 months period ended 30 September 2025

	30/09/2025	30/09/2024
	KZT'000	KZT'000
Interest income calculated using the effective interest method	109,658,312	91,448,275
Other interest income	2,104,697	5,541,421
Interest expense	(20,767,067)	(21,056,389)
Net interest income	90,995,942	75,933,307
Fee and commission income	4,444,886	3,330,762
Fee and commission expense	(4,488,129)	(1,111,825)
Net fee and commission income/(expenses)	(43,243)	2,218,937
Net foreign exchange gain	28,130,467	30,250,015
Net gain on derivative financial instruments	(7,648,037)	(5,339,112)
Net realised gain/(loss) on financial assets	3,674	1,061,682
Other operating income/(expenses), net	(2,726,706)	3,997,732
Operating income	108,712,097	108,122,561
(Provision)/recovery of provision	(71,148)	(2,159)
Other income	25,864	51,668
General administrative expenses	(20,824,022)	(14,969,499)
Profit before taxes	87,842,791	93,202,571
Income tax expense	(26,904,540)	(14,619,124)
Profit for the year	60,938,251	78,583,447
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"	(60,279)	(440,295)
- Net change in "Provisions on financial assets at FVOCI"	94,250	(20,964)
Other comprehensive income/ loss for the year	33,971	(461,259)
Total comprehensive income for the year	60,972,222	78,122,188

Deputy Chief Executive Officer
Chief accountant

A.Moldabekov
M.Omurzakova