

**Citibank Kazakhstan JSC**  
**The statements of profit or loss and other comprehensive income**  
**for 12 months period ended 31 December 2025**

|   | 31/12/2025<br>KZT'000 | 31/12/2024<br>KZT'000 |
|---|-----------------------|-----------------------|
| Interest income calculated using the effective interest method  | 161,029,368           | 121,509,605           |
| Other interest income   | 2,976,451             | 8,015,875             |
| Interest expense  | (32,364,681)          | (27,091,762)          |
| <b>Net interest income</b>  | <b>131,641,138</b>    | <b>102,433,718</b>    |
| Fee and commission income   | 6,253,787             | 4,682,199             |
| Fee and commission expense  | (6,195,766)           | (1,898,862)           |
| <b>Net fee and commission income/(expenses)</b>   | <b>58,021</b>         | <b>2,783,337</b>      |
| Net foreign exchange gain   | 25,292,506            | 27,929,495            |
| Net gain on derivative financial instruments  | (3,253,467)           | 7,586,155             |
| Net realised gain/(loss) on financial assets  | 15,995                | (407,050)             |
| Other operating income/(expenses), net  | (4,647,008)           | 3,750,168             |
| <b>Operating income</b>   | <b>149,107,185</b>    | <b>144,075,823</b>    |
| (Provision)/recovery of provision   | 41,552                | 233,180               |
| Other income  | 25,864                | 51,668                |
| General administrative expenses   | (34,956,649)          | (27,006,560)          |
| <b>Profit before taxes</b>  | <b>114,217,952</b>    | <b>117,354,111</b>    |
| Income tax expense  | (36,083,314)          | (18,775,148)          |
| <b>Profit for the year</b>  | <b>78,134,638</b>     | <b>98,578,963</b>     |
| <b>Other comprehensive loss, net of income tax</b>  | <b>-</b>              | <b>-</b>              |
| <i>Items that are or may be reclassified subsequently to profit or loss:</i>                                | <i>-</i>              | <i>-</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" | 622,760               | (988,425)             |
| - Net change in "Provisions on financial assets at FVOCI"   | 76,035                | (59,814)              |
| <b>Other comprehensive income/ loss for the year</b>  | <b>698,795</b>        | <b>(1,048,239)</b>    |
| <b>Total comprehensive income for the year</b>  | <b>78,833,433</b>     | <b>97,530,724</b>     |

Deputy Chief Executive Officer  
Chief accountant

A.Moldabekov  
M.Omurzakova