

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

	31/12/2025	31/12/2024
	KZT'000	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)
Net interest income	131,641,138	102,433,718
Fee and commission income	6,253,787	4,682,199
Fee and commission expense	(6,195,766)	(1,898,862)
Net fee and commission income/(expenses)	58,021	2,783,337
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
Operating income	149,107,185	144,075,823
(Provision)/recovery of provision	41,552	233,180
Other income	25,864	51,668
General administrative expenses	(34,956,649)	(27,006,560)
Profit before taxes	114,217,952	117,354,111
Income tax expense	(36,083,314)	(18,775,148)
Profit for the year	78,134,638	98,578,963
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"	622,760	(988,425)
- Net change in "Provisions on financial assets at FVOCI"	76,035	(59,814)
Other comprehensive income/ loss for the year	698,795	(1,048,239)
Total comprehensive income for the year	78,833,433	97,530,724

Deputy Chief Executive Officer
Chief accountant

A.Moldabekov
M.Omurzakova