

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 6 months period ended 30 June 2026

	30/06/2026	30/06/2025
	KZT'000	KZT'000
Interest income calculated using the effective interest method	93,780,569	69,813,553
Other interest income	4,940,318	1,467,642
Interest expense	(18,813,171)	(10,671,923)
Net interest income	79,907,716	60,609,272
Fee and commission income	4,411,434	2,805,883
Fee and commission expense	(3,404,346)	(2,848,670)
Net fee and commission income	1,007,088	(42,787)
Net foreign exchange gain	3,127,328	29,214,440
Net gain on derivative financial instruments	(3,311,465)	(16,561,482)
Net realised gain/(loss) on financial assets	506,611	3,674
Other operating income/(expenses), net	2,028,272	(2,728,569)
Operating income	83,265,550	70,494,548
(Provision)/recovery of provision	(30,505)	(97,680)
General administrative expenses	(16,395,014)	(13,782,141)
Profit before taxes	66,840,031	56,614,727
Income tax expense	(14,678,155)	(12,346,261)
Profit for the year	52,161,876	44,268,466
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"	314,998	292,210
- Net change in "Provisions on financial assets at FVOCI"	19,796	15,003
Other comprehensive income/ loss for the year	334,794	307,213
Total comprehensive income for the year	52,496,670	44,575,679

Deputy Chief Executive Officer
Chief accountant

A. Moldabekov
M. Omurzakova