Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 9 months period ended 30 September 2026

	30/09/2026 KZT'000	30/09/2025 KZT'000
Interest income calculated using the effective interest method	135,989,051	109,658,312
Other interest income	7,579,473	2,104,697
Interest expense	(27,264,319)	(20,767,067)
Net interest income	**116,304,205**	**90,995,942**
Fee and commission income	7,781,638	4,444,886
Fee and commission expense	(5,400,046)	(4,488,129)
Net fee and commission income	**2,381,592**	**(43,243)**
Net foreign exchange gain	20,573,422	28,130,467
Net gain on derivative financial instruments	(19,837,333)	(7,648,037)
Net realised gain/(loss) on financial assets	1,406,936	3,674
Other operating income/(expenses), net	1,698,794	(2,726,706)
Operating income	**122,527,616**	**108,712,097**
(Provision)/recovery of provision	(152,038)	(71,148)
Other income	25,612	25,864
General administrative expenses	(23,647,305)	(20,824,022)
Profit before taxes	**98,753,885**	**87,842,791**
Income tax expense	(20,922,290)	(26,904,540)
Profit for the period	**77,831,595**	**60,938,251**
Other comprehensive loss, net of income tax	-	-
Items that are or may be reclassified subsequently to profit or loss:	-	-
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"	(871,342)	(60,279)
- Net change in "Provisions on financial assets at FVOCI"	6,641	94,250
Other comprehensive income/ loss for the period	**(864,701)**	**33,971**
Total comprehensive income for the period	**76,966,894**	**60,972,222**

Deputy Chief Executive Officer **A. Moldabekov**
Chief accountant **M. Omurzakova**