

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 6 months period ended 30 June 2024

	30/06/2024	30/06/2023
	KZT'000	KZT'000
Interest income calculated using the effective interest method	60,668,515	43,637,550
Other interest income	3,301,789	1,971,256
Interest expense	(14,284,560)	(6,195,234)
Net interest income	49,685,744	39,413,572
Fee and commission income	2,139,132	1,873,062
Fee and commission expense	(698,723)	(644,690)
Net fee and commission income	1,440,409	1,228,372
Net foreign exchange gain	22,378,695	33,730,995
Net realised gain/(loss) on financial assets	1,061,682	287,126
Net gain on derivative financial instruments	(6,490,118)	(902,237)
Other operating expenses, net	2,075,299	3,461,644
Operating income	70,151,711	77,219,472
(Provision)/recovery of provision	342,718	(366,173)
General administrative expenses	(10,192,179)	(7,705,393)
Profit before taxes	60,302,250	69,147,906
Income tax expense	(9,170,944)	(11,223,647)
Profit for the year	51,131,306	57,924,259
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"	(1,057,643)	4,282,496
- Net change in "Provisions on financial assets at FVOCI"	1,727	145,881
Other comprehensive income/ loss for the year	(1,055,916)	4,428,377
Total comprehensive income for the year	50,075,390	62,352,636

Deputy Chief Executive Officer
Chief accountant

A.Moldabekov
M.Omurzakova