

Statement of Comprehensive Income
"AsiaCredit Bank" JSC
on April 1, 2011

KZT'000

	on April 1, 2011	on April 1, 2010
Interest income	209 383	195 665
Interest expense	(30 507)	(32 306)
Net interest income	178 876	163 359
Fee and commission income	36 867	42 698
Fee and commission expense	(5 211)	(5 085)
Net fee and commission income	31 656	37 613
Net foreign exchange gain	12 426	35 097
Net realized (loss)/gain on available-for-sale financial assets	-	(2 223)
Other operating income	162	179
Operating income	223 120	234 025
Impairment losses	(191 466)	(15 959)
Personnel expenses	(130 634)	(95 526)
Other general administrative expenses	(73 619)	(69 630)
Profit before income tax	(172 599)	52 910
Income tax expense	-	(11 668)
Profit for the year	(172 599)	41 242

The Acting Chairman of the Board

Nugymanov B.T.

Chief Accountant

Ivchenko O.M.