

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

KZT'000

	on July 1, 2011	on July 1, 2010
Interest income	445 855	405 564
Interest expense	(62 390)	(57 203)
Net interest income	383 465	348 361
Fee and commission income	89 160	96 954
Fee and commission expense	(11 344)	(10 627)
Net fee and commission income	77 816	86 327
Net foreign exchange gain	31 624	54 135
Net realized (loss)/gain on available-for-sale financial assets	-	(2 224)
Other operating income	181	510
Operating income	493 086	487 109
Impairment losses	(381 429)	(75 759)
Personnel expenses	(297 917)	(238 207)
Other general administrative expenses	(178 298)	(112 243)
Profit before income tax	(364 558)	60 900
Income tax expense	(3 574)	(9 699)
Profit for the year	(368 132)	51 201

The Acting Chairman of the Board

Nugymanov B.T.

The Acting Chief Accountant

Musagalieva N.M.