

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

KZT'000

	on October 1, 2011	on October 1, 2010
Interest income	865 250	615 276
Interest expense	(97 949)	(87 060)
Net interest income	767 301	528 216
Fee and commission income	145 962	150 488
Fee and commission expense	(18 457)	(15 596)
Net fee and commission income	127 505	134 892
Net foreign exchange gain	23 140	17 455
Net (loss)/gain on derivative financial instruments	32 588	53 810
Net realized (loss)/gain on available-for-sale financial assets	-	(1 495)
Other operating income	181	539
Operating income	950 715	733 417
Impairment losses	(438 236)	(135 894)
Personnel expenses	(471 410)	(367 437)
Other general administrative expenses	(269 593)	(185 416)
Profit before income tax	(228 524)	44 670
Income tax expense	(3 574)	(2 613)
Profit for the year	(232 098)	42 057

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagalieva N.M.