

Statement of financial position

"AsiaCredit Bank" JSC

on April 1, 2012 (unaudited)

KZT'000

Diagements with banks and other financial institutions 939 567 813 855 Loans under reverse repurchase agreements 42 050 4 Available-for-sale financial assets 3 388 202 5 106 595 Derivative financial instruments 256 952 242 175 Loans to customers 18 453 052 17 665 642 Current tax asset 44 051 47 213 Property, equipment and intangible assets 1163 903 1171 085 Other assets 154 838 158 780 Total assets 32 720 720 27 037 727 LIABILITIES 210 210 037 722 Deposits and balances from banks 415 375 408 525 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Derivative financial instruments 14 790 - Deffered tax liability 193 130 193 130 Other liabilities 208 988 628 15 347 735 FQUITY - 208 986 628 15 347 735 Share capital 8 904 064		on April 1, 2012 (unaudited)	on January 1, 2012 (unaudited)
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Loans under reverse repurchase agreements 42 050 Available-for-sale financial assets 3 388 202 5 106 595 Derivative financial instruments 256 952 242 175 Loans to customers 18 453 052 17 665 642 Current tax asset 44 051 47 217 Property, equipment and intangible assets 1163 903 1 171 085 Other assets 154 838 158 786 Total assets 32 720 720 27 037 727 LIABILITIES 210 993 955 14 239 561 Deposits and balances from banks 415 375 408 522 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Derivative financial instruments 14 790 - Deffered tax liability 193 130 193 130 Other liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 2 333 Revaluation deficit for available-for-sale financial assets 59 641 243 043 Revaluation surplus for building	Cash and cash equivalents	8 278 105	1 832 373
Available-for-sale financial assets 3 388 202 5 106 595 Derivative financial instruments 256 952 242 175 Loans to customers 18 453 052 17 665 642 Current tax asset 44 051 47 217 Property, equipment and intangible assets 1 163 903 1 171 085 Other assets 154 838 158 786 Total assets 32 720 720 27 037 727 LIABILITIES 210 903 955 14 239 561 Deposits and balances from banks 415 375 408 525 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Derivative financial instruments 14 790 - Deffered tax liability 193 130 193 130 Other liabilities 126 229 117 341 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 2 333 Revaluation deficit for available-for-sale financial assets </td <td>Placements with banks and other financial institutions</td> <td>939 567</td> <td>813 855</td>	Placements with banks and other financial institutions	939 567	813 855
Derivative financial instruments 256 952 242 175 Loans to customers 18 453 052 17 665 642 Current tax asset 44 051 47 217 Property, equipment and intangible assets 1 163 903 1 171 085 Other assets 154 838 158 786 Total assets 32 720 720 27 037 725 LIABILITIES 20 809 525 14 239 561 Deposits and balances from banks 415 375 408 525 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Deffered tax liability 193 130 193 130 193 130 Other liabilities 126 229 117 344 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 2 333 Revaluation deficit for available-for-sale financial assets 59 641 243 049 Reserves for general banking risks 270 010 270 010 Special res	Loans under reverse repurchase agreements	42 050	-
Loans to customers 18 453 052 17 665 642 Current tax asset 44 051 47 217 Property, equipment and intangible assets 1163 903 1171087 Other assets 154 838 158 780 Total assets 32 720 720 27 037 727 LIABILITIES 32 720 720 27 037 727 Deposits and balances from banks 415 375 408 525 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 563 Deffered tax liability 193 130 193 130 Other liabilities 126 229 117 341 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share capital 8 904 064 8 904 064 8 904 064 Share premium 2 333 2 333 2 333 Revaluation deficit for available-for-sale financial assets 59 641 243 049 Reverves for general banking risks 270 010 270 010 Special reserves	Available-for-sale financial assets	3 388 202	5 106 598
Current tax asset 44 051 47 217 Property, equipment and intangible assets 1 163 903 1 171 087 Other assets 154 838 158 780 Total assets 32 720 720 27 037 727 LIABILITIES 22 0 20 27 037 727 Deposits and balances from banks 415 375 408 525 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Derivative financial instruments 14 790 - Deffered tax liability 193 130 193 130 Other liabilities 126 229 117 341 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY 8 904 064 8 904 064 Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 Revaluation surplus for buildings and land 655 713 655 713 Reserves for general banking risks 270 010 270 010 Special reserves 816 426 531 817 Retained earnings 11	Derivative financial instruments	256 952	242 175
Property, equipment and intangible assets 1163 903 1171 083 Other assets 154 838 158 788 Total assets 32 720 720 27 037 722 LIABILITIES 24 033 23 048 525 Deposits and balances from banks 415 375 408 525 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Derivative financial instruments 14 790 - Deffered tax liability 193 130 193 130 Other liabilities 126 229 117 341 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 2 333 Revaluation deficit for available-for-sale financial assets 59 641 243 049 Reserves for general banking risks 270 010 270 010 Special reserves 816 426 531 817 Retained earnings 1113 905 1 083 002	Loans to customers	18 453 052	17 665 642
Other assets 154 838 158 780 Total assets 32 720 720 27 037 722 LIABILITIES 0 0 Deposits and balances from banks 415 375 408 522 Loans under repurchase agreements - 234 033 Current accounts and deposits from customers 19 993 955 14 239 561 Derivative financial instruments 14 790 - Deffered tax liability 193 130 193 130 Other liabilities 126 229 117 341 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 2 333 Revaluation deficit for available-for-sale financial assets 59 641 243 049 Reserves for general banking risks 270 010 270 010 Special reserves 816 426 531 817 Retained earnings 1 113 905 1 083 000	Current tax asset	44 051	47 217
Total assets32 720 72027 037 727LIABILITIESDeposits and balances from banks415 375408 525Loans under repurchase agreements-234 033Current accounts and deposits from customers19 993 95514 239 561Derivative financial instruments14 790-Deffered tax liability193 130193 130Other liabilities126 229117 341Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Property, equipment and intangible assets	1 163 903	1 171 087
LIABILITIESDeposits and balances from banks415 375408 522Loans under repurchase agreements-234 033Current accounts and deposits from customers19 993 95514 239 561Derivative financial instruments14 790-Deffered tax liability193 130193 130Other liabilities126 229117 341Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Other assets	154 838	158 780
Deposits and balances from banks 415375 408522 Loans under repurchase agreements- 234032 Current accounts and deposits from customers19 993 955 14239561 Derivative financial instruments14 790-Deffered tax liability193 130193 130Other liabilities126 229117 341Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITY2333Share capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Total assets	32 720 720	27 037 727
Loans under repurchase agreements-234 033Current accounts and deposits from customers19 993 95514 239 561Derivative financial instruments14 790-Deffered tax liability193 130193 130Other liabilities126 229117 341Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	LIABILITIES		
Current accounts and deposits from customers19 993 95514 239 561Derivative financial instruments14 790Deffered tax liability193 130Other liabilities126 229Provisions for contingencies155 149Total liabilities20 898 628EQUITYShare capital8 904 064Share premium2 333Revaluation deficit for available-for-sale financial assets59 641243 049Reserves for general banking risks270 010Special reserves816 426State dearnings1113 9051 113 9051 083 002	Deposits and balances from banks	415 375	408 525
Derivative financial instruments14 790Deffered tax liability193 130193 130Other liabilities126 229117 341Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Special reserves816 426531 817Retained earnings1 113 9051 083 002	Loans under repurchase agreements	-	234 033
Deffered tax liability 193 130 193 130 Other liabilities 126 229 117 341 Provisions for contingencies 155 149 155 149 Total liabilities 20 898 628 15 347 735 EQUITY Share capital 8 904 064 8 904 064 Share premium 2 333 2 333 Revaluation deficit for available-for-sale financial assets 59 641 243 049 Reserves for general banking risks 270 010 270 010 Special reserves 816 426 531 817 Retained earnings 1 113 905 1 083 002	Current accounts and deposits from customers	19 993 955	14 239 561
Other liabilities126 229117 341Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Derivative financial instruments	14 790	-
Provisions for contingencies155 149155 149Total liabilities20 898 62815 347 739EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Deffered tax liability	193 130	193 130
Total liabilities20 898 62815 347 739EQUITYShare capitalShare premium2 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713Reserves for general banking risks270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Other liabilities	126 229	117 341
EQUITYShare capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Provisions for contingencies	155 149	155 149
Share capital8 904 0648 904 064Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Total liabilities	20 898 628	15 347 739
Share premium2 3332 333Share premium2 3332 333Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	EQUITY		
Revaluation deficit for available-for-sale financial assets59 641243 049Revaluation surplus for buildings and land655 713655 713Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Share capital	8 904 064	8 904 064
Revaluation certer for available for sale infinite lasters210 cmRevaluation surplus for buildings and land655 713Reserves for general banking risks270 010Special reserves816 426Retained earnings1 113 9051 083 002	Share premium	2 333	2 333
Reserves for general banking risks270 010270 010Special reserves816 426531 817Retained earnings1 113 9051 083 002	Revaluation deficit for available-for-sale financial assets	59 641	243 049
Special reserves 816 426 531 817 Retained earnings 1 113 905 1 083 002	Revaluation surplus for buildings and land	655 713	655 713
Retained earnings 1 113 905 1 083 002	Reserves for general banking risks	270 010	270 010
	Special reserves	816 426	531 817
Total aguity 11 822 002 11 689 085	Retained earnings	1 113 905	1 083 002
	Total equity	11 822 092	11 689 988
Total liabilities and equity 32 720 720 27 037 727	Total liabilities and equity	32 720 720	27 037 727

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagalieva N.M.