

**Statement of Comprehensive Income**
**"AsiaCredit Bank" JSC**
**on April 1, 2012**

KZT'000

	<b>on April 1, 2012</b> <b>(unaudited)</b>	<b>on April 1, 2011</b> <b>(unaudited)</b>
Interest income	723 801	209 383
Interest expense	(152 009)	(30 507)
<b>Net interest income</b>	<b>571 792</b>	<b>178 876</b>
Fee and commission income	73 348	36 867
Fee and commission expense	(12 921)	(5 211)
<b>Net fee and commission income</b>	<b>60 427</b>	<b>31 656</b>
Net (loss)/gain on derivative financial instruments	6 180	7 975
Net foreign exchange gain	12 307	4 451
Net realized (loss)/gain on available-for-sale financial assets	-	-
Other operating income	1	162
<b>Operating income</b>	<b>650 707</b>	<b>223 120</b>
Impairment losses	3 907	(191 466)
Personnel expenses	(179 872)	(130 634)
Other general administrative expenses	(154 480)	(73 619)
<b>Profit before income tax</b>	<b>320 262</b>	<b>(172 599)</b>
Income tax expense	(4 750)	-
<b>Profit for the year</b>	<b>315 512</b>	<b>(172 599)</b>

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagalieva N.M.