

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

KZT'000

	on July 1, 2012	on July 1, 2011
Interest income	1 616 023	445 855
Interest expense	(441 425)	(62 390)
Net interest income	1 174 598	383 465
Fee and commission income	166 152	89 160
Fee and commission expense	(85 228)	(11 344)
Net fee and commission income	80 924	77 816
Net (loss)/gain on derivative financial instruments	5 825	19 887
Net foreign exchange gain	25 928	11 737
Net realized (loss)/gain on available-for-sale financial assets	227 878	-
Other operating income	389	181
Operating income	1 515 542	493 086
Impairment losses	(9 770)	(381 429)
Personnel expenses	(410 930)	(297 917)
Other general administrative expenses	(312 424)	(178 298)
Profit before income tax	782 418	(364 558)
Income tax expense	(7 833)	(3 574)
Profit for the year	774 585	(368 132)

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagalieva N.M.