

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

KZT'000

	on October 1, 2012	on October 1, 2011
Interest income	2 650 504	865 250
Interest expense	(773 435)	(97 949)
Net interest income	1 877 069	767 301
Fee and commission income	269 164	145 962
Fee and commission expense	(157 948)	(18 457)
Net fee and commission income	111 216	127 505
Net (loss)/gain on derivative financial instruments	9 196	37 217
Net foreign exchange gain	40 011	18 511
Net realized (loss)/gain on available-for-sale financial assets	260 410	-
Other operating income	425	181
Operating income	2 298 327	950 715
Impairment losses	(270 445)	(438 236)
Personnel expenses	(646 890)	(471 410)
Other general administrative expenses	(482 599)	(269 593)
Profit before income tax	898 393	(228 524)
Income tax expense	(5 875)	(3 574)
Profit for the year	892 518	(232 098)

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagalieva N.M.