

**Statement of Comprehensive Income**
**"AsiaCredit Bank" JSC**
**For the three month ended 31 March 2013 (unaudited)**

	For the three month ended 31 March 2013 (unaudited)	KZT'000 For the three month ended 31 March 2012 (unaudited)
Interest income	1 452 704	723 801
Interest expense	(604 440)	(152 009)
<b>Net interest income</b>	<b>848 264</b>	<b>571 792</b>
Fee and commission income	109 431	73 348
Fee and commission expense	(98 783)	(12 921)
<b>Net fee and commission income</b>	<b>10 648</b>	<b>60 427</b>
Net (loss)/gain on derivative financial instruments	(977)	6 180
Net foreign exchange gain	14 405	12 307
Net realized (loss)/gain on available-for-sale financial assets	100 862	-
Other operating income	188	1
<b>Operating income</b>	<b>973 390</b>	<b>650 707</b>
Impairment losses	(120 637)	3 907
Personnel expenses	(284 472)	(179 872)
Other general administrative expenses	(195 524)	(154 480)
<b>Profit before income tax</b>	<b>372 757</b>	<b>320 262</b>
Income tax expense	(3 094)	(4 750)
<b>Profit for the year</b>	<b>369 663</b>	<b>315 512</b>

Chairman of the Board

Nugymanov B.T.

The Acting Chief Accountant

Nazarova O.G.