

**Statement of Comprehensive Income**
**"AsiaCredit Bank" JSC**
**For the six month ended 30 June 2013 (unaudited)**

	For the six month ended 30 June 2013 (unaudited)	KZT'000 For the six month ended 30 June 2012 (unaudited)
Interest income	3 485 269	1 616 023
Interest expense	(1 418 327)	(441 425)
<b>Net interest income</b>	<b>2 066 942</b>	<b>1 174 598</b>
Fee and commission income	313 345	166 152
Fee and commission expense	(220 314)	(85 228)
<b>Net fee and commission income</b>	<b>93 031</b>	<b>80 924</b>
Net (loss)/gain on derivative financial instruments	(2 604)	2 148
Net foreign exchange gain	61 751	29 605
Net realized (loss)/gain on available-for-sale financial assets	410 833	227 878
Other operating income	2 850	389
<b>Operating income</b>	<b>2 632 803</b>	<b>1 515 542</b>
Impairment losses	(632 916)	(9 770)
Personnel expenses	(789 740)	(410 930)
Other general administrative expenses	(462 257)	(312 424)
<b>Profit before income tax</b>	<b>747 890</b>	<b>782 418</b>
Income tax expense	(6 188)	(7 833)
<b>Profit for the year</b>	<b>741 702</b>	<b>774 585</b>

The Acting Chairman of the Board

Zhusupov M.G.

Chief Accountant

Musagaliyeva N.M.