

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

	For the nine month ended 30 September 2013 (unaudited)	For the nine month ended 30 September 2012 (unaudited)
		KZT'000
Interest income	5 632 434	2 650 504
Interest expense	(2 358 861)	(773 435)
<b>Net interest income</b>	<b>3 273 573</b>	<b>1 877 069</b>
Fee and commission income	613 414	269 164
Fee and commission expense	(337 645)	(157 948)
<b>Net fee and commission income</b>	<b>275 769</b>	<b>111 216</b>
Net (loss)/gain on derivative financial instruments	18 302	7 912
Net foreign exchange gain	193 837	41 295
Net realized (loss)/gain on available-for-sale financial assets	(29 000)	260 410
Other operating income	3 982	425
<b>Operating income</b>	<b>3 736 463</b>	<b>2 298 327</b>
Impairment losses	(842 684)	(270 445)
Personnel expenses	(1 228 800)	(646 890)
Other general administrative expenses	(779 016)	(482 599)
<b>Profit before income tax</b>	<b>885 963</b>	<b>898 393</b>
Income tax expense	(11 256)	(5 875)
<b>Profit for the year</b>	<b>874 707</b>	<b>892 518</b>
<b>Other comprehensive income/(loss), net of income tax</b>		
Items that may be reclassified subsequently to profit or loss:		
Revaluation reserve for available-for-sale financial assets:		
- Net change in fair value, net of tax nil tenge	(247 877)	173 729
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	29 000	(260 410)
<b>Other comprehensive income/(loss) for the year, net of income tax</b>	<b>(218 877)</b>	<b>(86 681)</b>
<b>Total comprehensive income for the year</b>	<b>655 830</b>	<b>805 837</b>

The Acting Chairman of the Board

Kopeshov B.B.

Chief Accountant

Musagaliyeva N.M.