

**Statement of financial position**
**"AsiaCredit Bank" JSC**
**As at 31 December 2014 (unaudited)**

KZT'000

|   | <b>31 December 2014<br/>(unaudited)</b> | <b>31 December 2013</b> |
|---|---|-------------------------|
| <b>ASSETS</b>   |   |                         |
| Cash and cash equivalents                                   | 24 777 220                              | 5 380 698               |
| Placements with banks and other financial institutions      | 15 022 186                              | 4 589 466               |
| Loans under reverse repurchase agreements                   | 13 141 615                              | -                       |
| Available-for-sale financial assets                         | 13 007 874                              | 6 842 683               |
| Investments held to maturity                                | 14 799 297                              | -                       |
| Derivative financial instruments                            | 949 311                                 | 201 582                 |
| Loans to customers  | 105 007 847                             | 69 541 656              |
| Current tax asset   | 6 717                                   | 14 804                  |
| Property, equipment and intangible assets                   | 4 031 153                               | 1 577 900               |
| Other assets  | 3 411 747                               | 4 095 578               |
| <b>Total assets</b>   | <b>194 154 967</b>                      | <b>92 244 367</b>       |
| <b>LIABILITIES</b>  |   |                         |
| Deposits and balances from banks                            | 18 532 772                              | 510 791                 |
| Loans under repurchase agreements                           | 7 717 099                               | 2 710 645               |
| Current accounts and deposits from customers                | 127 420 302                             | 51 085 950              |
| Derivative financial instruments                            | -                                       | 3 700                   |
| Debt securities issued                                      | 15 771 651                              | 14 925 572              |
| Deffered tax liability                                      | 791 663                                 | 798 028                 |
| Other liabilities   | 1 317 650                               | 766 631                 |
| Provisions for contingencies                                | -                                       | 105 091                 |
| <b>Total liabilities</b>                                    | <b>171 551 137</b>                      | <b>70 906 408</b>       |
| <b>EQUITY</b>   |   |                         |
| Share capital   | 16 904 064                              | 16 904 064              |
| Share premium   | 2 333                                   | 2 333                   |
| Revaluation deficit for available-for-sale financial assets | (114 345)                               | (142 940)               |
| Revaluation surplus for buildings and land                  | 622 150                                 | 646 304                 |
| Reserves for general banking risks                          | 282 513                                 | 270 010                 |
| Special reserves  | 3 312 707                               | 3 312 707               |
| Retained earnings   | 1 594 408                               | 345 481                 |
| <b>Total equity</b>   | <b>22 603 830</b>                       | <b>21 337 959</b>       |
| <b>Total liabilities and equity</b>                         | <b>194 154 967</b>                      | <b>92 244 367</b>       |

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.