

Statement of Comprehensive Income
"AsiaCredit Bank" JSC
For the three month ended 31 March 2014 (unaudited)

	For the three month ended 31 March 2014 (unaudited)	KZT'000 For the three month ended 31 March 2013 (unaudited)
Interest income	3 023 071	1 452 704
Interest expense	(1 147 659)	(604 440)
Net interest income	1 875 412	848 264
Fee and commission income	231 311	109 431
Fee and commission expense	(151 859)	(98 783)
Net fee and commission income	79 452	10 648
Net (loss)/gain on derivative financial instruments	(11 450)	(977)
Net foreign exchange gain	14 608	14 405
Net realized (loss)/gain on available-for-sale financial assets	168	100 862
Other operating income	28 729	188
Operating income	1 986 919	973 390
Impairment losses	(353 422)	(120 637)
Personnel expenses	(455 157)	(284 472)
Other general administrative expenses	(378 115)	(195 524)
Profit before income tax	800 225	372 757
Income tax expense	(25 594)	(3 094)
Profit for the year	774 631	369 663
Other comprehensive income/(loss), net of income tax		
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	(159 953)	(95 427)
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(168)	(100 862)
Other comprehensive income/(loss) for the year, net of income tax	(160 121)	(196 289)
Total comprehensive income for the year	614 510	173 374

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.