

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

	For the twelve month ended 31 December 2014 (unaudited)	For the twelve month ended 31 December 2013
		KZT'000
Interest income	12 665 356	7 980 992
Interest expense	(6 489 573)	(3 315 882)
Net interest income	6 175 783	4 665 110
Fee and commission income	1 602 626	904 658
Fee and commission expense	(957 480)	(425 637)
Net fee and commission income	645 146	479 021
Net (loss)/gain on derivative financial instruments	(287 857)	(57 309)
Net foreign exchange gain	663 409	254 360
Net realized (loss)/gain on available-for-sale financial assets	352 618	(16 327)
Other operating income	45 231	20 072
Operating income	7 594 330	5 344 927
Impairment losses	(639 163)	(432 473)
Personnel expenses	(2 558 220)	(1 758 680)
Other general administrative expenses	(2 489 150)	(1 258 704)
Profit before income tax	1 907 797	1 895 070
Income tax expense	(385 149)	(593 492)
Profit for the year	1 522 648	1 301 578
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	381 213	44 552
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(352 618)	16 327
Other comprehensive income/(loss) for the year, net of income tax	28 595	60 879
Total comprehensive income for the year	1 551 243	1 362 457

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.