

Statement of Comprehensive Income
"AsiaCredit Bank" JSC
For the three month ended 31 March 2015 (unaudited)

	three month ended 31 March 2015 (unaudited)	KZT'000 three month ended 31 March 2014 (unaudited)
Interest income	4 960 040	3 023 071
Interest expenses	(2 736 726)	(1 147 659)
Net interest income	2 223 314	1 875 412
Fee and commission income	408 337	231 311
Fee and commission expense	(181 878)	(151 859)
Net fee and commission income	226 459	79 452
Net (loss)/gain on derivative financial instruments	519 363	(11 450)
Net foreign exchange gain	(6 590)	14 608
Net realized (loss)/gain on available-for-sale financial assets	342 712	168
Income from treasury bonds	-	-
Other operating income	225 572	28 729
Operating income	3 530 830	1 986 919
Impairment losses	(1 199 100)	(353 422)
Personnel expenses	(624 045)	(455 157)
Other general administrative expenses	(511 024)	(378 115)
Profit before income tax	1 196 661	800 225
Income tax expense	(100 594)	(25 594)
Profit for the year	1 096 067	774 631
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	230 342	(159 953)
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(342 712)	(168)
Other comprehensive income/(loss) for the year, net of income tax	(112 370)	(160 121)
Total comprehensive income for the year	983 697	614 510

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.