

Statement of Comprehensive Income
"AsiaCredit Bank" JSC
For the six month ended 30 June 2015 (unaudited)

	For the six month ended 30 June 2015 (unaudited)	For the six month ended 30 June 2014 (unaudited)
		KZT'000
Interest income	9 481 046	5 388 634
Interest expenses	(5 704 365)	(2 718 330)
Net interest income	3 776 681	2 670 304
Fee and commission income	875 334	601 875
Fee and commission expense	(506 617)	(194 386)
Net fee and commission income	368 717	407 489
Net (loss)/gain on derivative financial instruments	127 330	159 984
Net foreign exchange gain	67 889	13 809
Net realized (loss)/gain on available-for-sale financial assets	396 586	82
Income from treasury bonds	487 866	-
Other operating income	61 528	33 775
Operating income	5 286 597	3 285 443
Impairment losses	(543 128)	(619 486)
Personnel expenses	(1 533 849)	(1 203 638)
Other general administrative expenses	(1 105 550)	(893 471)
Profit before income tax	2 104 070	568 848
Income tax expense	(147 589)	(33 962)
Profit for the year	1 956 481	534 886
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	330 784	(785)
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(396 586)	(82)
Other comprehensive income/(loss) for the year, net of income tax	(65 802)	(867)
Total comprehensive income for the year	1 890 679	534 019

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.