

Statement of Comprehensive Income

"AsiaCredit Bank" JSC

For the nine month ended 30 September 2015 (unaudited)

	Nine month ended 30 September 2015 (unaudited)	KZT'000 Nine month ended 30 September 2014 (unaudited)
Interest income	13 070 674	8 541 154
Interest expenses	(8 853 152)	(4 691 484)
Net interest income	4 217 522	3 849 670
Fee and commission income	1 373 627	1 050 842
Fee and commission expense	(703 157)	(240 301)
Net fee and commission income	670 470	810 541
Net (loss)/gain on derivative financial instruments	7 617 966	41 602
Net foreign exchange gain	(5 262 993)	83 507
Net realized (loss)/gain on available-for-sale financial assets	528 051	450
Income from treasury bonds	507 082	-
Other operating income	276 373	35 621
Operating income	8 554 471	4 821 391
Impairment losses	(839 776)	(714 529)
Personnel expenses	(2 196 704)	(1 810 414)
Other general administrative expenses	(2 028 315)	(1 418 784)
Profit before income tax	3 489 676	877 664
Income tax expense	(218 082)	(53 190)
Profit for the year	3 271 594	824 474
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	82 460	306 826
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(528 051)	(450)
Other comprehensive income/(loss) for the year, net of income tax	(445 591)	306 376
Total comprehensive income for the year	2 826 003	1 130 850

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.