

Statement of Comprehensive Income

"AsiaCredit Bank" JSC

For the twelve month ended 31 December 2015 (unaudited)

	For the twelve month ended 31 December 2015 (unaudited)	KZT'000 For the twelve month ended 31 December 2014
Interest income	17 787 585	12 863 880
Interest expenses	(12 452 168)	(7 062 238)
Net interest income	5 335 417	5 801 642
Fee and commission income	1 853 686	1 602 626
Fee and commission expense	(581 623)	(388 628)
Net fee and commission income	1 272 063	1 213 998
Net (loss)/gain on derivative financial instruments	10 714 413	(301 678)
Net foreign exchange gain	(3 403 369)	663 409
Net realized (loss)/gain on available-for-sale financial assets	564 345	271 692
Income from treasury bonds	507 081	-
Other operating income	590 495	132 305
Operating income	15 580 445	7 781 368
Impairment losses	(4 431 462)	(639 163)
Personnel expenses	(3 090 559)	(2 558 369)
Other general administrative expenses	(2 914 041)	(2 502 883)
Profit before income tax	5 144 383	2 080 953
Income tax expense	(1 068 574)	(524 539)
Profit for the year	4 075 809	1 556 414
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	(101 349)	101 789
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(564 345)	(271 692)
Other comprehensive income/(loss) for the year, net of income tax	(665 694)	(169 903)
Total comprehensive income for the year	3 410 115	1 386 511

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.