

**STATEMENT OF FINANCIAL POSITION**
**JSC "AsiaCredit Bank"**
**As at 30 June 2016 (unaudited)**

|   | <b>30 June 2016</b> | in thousands of tenge   |
|---|---------------------|-------------------------|
|   | <b>(unaudited)</b>  | <b>31 December 2015</b> |
| <b>ASSETS</b>   |                     |                         |
| Cash and cash equivalents                                   | 12 995 524          | 32 288 582              |
| Placements with banks and other financial institutions      | 7 085 073           | 18 890 530              |
| Loans under reverse repurchase agreements                   | 2 700 000           | -                       |
| Available-for-sale financial assets                         | 31 426 171          | 13 834 683              |
| Investments held to maturity                                | 37 826 887          | 27 728 472              |
| Derivative financial instruments                            | 5 432 572           | 9 500 441               |
| Loans to customers  | 131 106 022         | 125 594 815             |
| Current tax asset   | 57 750              | 37 006                  |
| Repossessed collaterals                                     | 1 790 360           | 1 707 439               |
| Property, equipment and intangible assets                   | 5 306 323           | 5 142 954               |
| Other assets  | 2 899 984           | 4 374 011               |
| <b>Total assets</b>   | <b>238 626 666</b>  | <b>239 098 933</b>      |
| <b>LIABILITIES</b>  |                     |                         |
| Deposits and balances from banks                            | 12 169 976          | 22 076 376              |
| Other borrowed funds  | 19 563 063          | 20 552 814              |
| Loans under repurchase agreements                           | 3 447 001           | 7 000                   |
| Current accounts and deposits from customers                | 154 277 977         | 146 694 267             |
| Derivative financial instruments                            | 14 413              | 75 317                  |
| Debt securities issued                                      | 24 853 279          | 22 421 964              |
| Dederrred tax liability                                     | 1 174 581           | 1 174 581               |
| Other liabilities   | 1 823 598           | 1 802 570               |
| <b>Total liabilities</b>                                    | <b>217 323 888</b>  | <b>214 804 889</b>      |
| <b>EQUITY</b>   |                     |                         |
| Share capital   | 16 888 993          | 16 904 064              |
| Share premium   | 2 333               | 2 333                   |
| Revaluation deficit for available-for-sale financial assets | (1 338 521)         | (978 537)               |
| Revaluation surplus for buildings and land                  | 615 601             | 615 601                 |
| Reserves for general banking risks                          | 282 513             | 282 513                 |
| Special reserves  | 3 312 707           | 3 312 707               |
| Retained earnings   | 1 539 152           | 4 155 363               |
| <b>Total equity</b>   | <b>21 302 778</b>   | <b>24 294 044</b>       |
| <b>Total liabilities and equity</b>                         | <b>238 626 666</b>  | <b>239 098 933</b>      |

The Acting Chairman of the Board

Kopeshov B.B.

Chief Accountant

Musagaliyeva N.M.