

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

JSC "AsiaCredit Bank"

For the three months ended 31 March 2016 (unaudited)

	For the three months ended 31 March 2016 (unaudited)	in thousands of tenge For the three months ended 31 March 2015 (unaudited)
Interest income	5 731 624	4 960 040
Interest expense	(4 520 974)	(2 736 726)
Net interest income	1 210 650	2 223 314
Fee and commission income	419 500	408 337
Fee and commission expense	(224 324)	(181 878)
Net fee and commission income	195 176	226 459
Net gain/ (loss) on derivative financial instruments	771 634	519 363
Net foreign exchange gain/ (loss)	375 679	(6 590)
Net realized gain/ (loss) on available-for-sale financial assets	1 500	342 712
Other operating income	70 844	225 572
Operating income	2 625 483	3 530 830
Impairment losses	(270 827)	(1 199 100)
Personnel expenses	(595 900)	(624 045)
Other general administrative expenses	(695 220)	(511 024)
Profit before income tax	1 063 536	1 196 661
Income tax expense	(200 526)	(100 594)
Profit for the year	863 010	1 096 067
Other comprehensive loss, net of income tax		
Items that may be reclassified subsequently to profit or loss:		
Net (loss)/ gain resulting on revaluation of available-for-sale financial assets during the period, net of tax Nil tenge	(281 697)	230 342
Reclassification adjustment relating to available-for-sale financial assets disposed of the period, net of tax Nil tenge	(1 500)	(342 712)
Other comprehensive loss of the period, net of income tax	(283 197)	(112 370)
Total comprehensive income	579 813	983 697

The Acting Chairman of the Board

Abenov S.M.

The Acting Chief Accountant

Nazarova O.G.