

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

JSC "AsiaCredit Bank"

For the six months ended 30 June 2016 (unaudited)

	For the six months ended 30 June 2016 (unaudited)	in thousands of tenge For the six months ended 30 June 2015 (unaudited)
Interest income	12 238 678	9 481 046
Interest expense	(9 713 385)	(5 704 365)
Net interest income	2 525 293	3 776 681
Fee and commission income	895 059	875 334
Fee and commission expense	(444 412)	(506 617)
Net fee and commission income	450 647	368 717
Net gain from repurchase of debt securities issued	-	487 866
Net gain/ (loss) on derivative financial instruments	519 384	127 330
Net foreign exchange gain/ (loss)	991 906	67 889
Net realized gain/ (loss) on available-for-sale financial assets	149 001	396 586
Other operating income	60 412	61 528
Operating income	4 696 643	5 286 597
Impairment losses	522 929	(543 128)
Personnel expenses	(1 971 046)	(1 533 849)
Other general administrative expenses	(1 459 217)	(1 319 944)
Profit before income tax	1 789 309	1 889 676
Income tax expense	(328 467)	(193 787)
Profit for the year	1 460 842	1 695 889
Other comprehensive 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	(210 983)	330 784
Net change in fair value transferred to profit or loss on disposal, net of tax – nil tenge	(149 001)	(396 586)
Other comprehensive loss of the period, net of income tax	(359 984)	(65 802)
Total comprehensive income	1 100 858	1 630 087

The Acting Chairman of the Board

Kopeshov B.B.

Chief Accountant

Musagaliyeva N.M.