

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

JSC "AsiaCredit Bank"

For the nine months ended 30 September 2016 (unaudited)

	For the nine months ended 30 September 2016 (unaudited)	in thousands of tenge For the nine months ended 30 September 2015 (unaudited)
Interest income	18,475,955	13,070,674
Interest expense	(14,299,065)	(8,853,152)
<b>Net interest income</b>	<b>4,176,890</b>	<b>4,217,522</b>
Fee and commission income	1,421,231	1,373,627
Fee and commission expense	(638,704)	(703,157)
<b>Net fee and commission income</b>	<b>782,527</b>	<b>670,470</b>
Net gain from repurchase of debt securities issued	-	507,082
Net gain/ (loss) on derivative financial instruments	(172,111)	7,617,966
Net foreign exchange gain/ (loss)	1,664,486	(5,262,993)
Net realized gain/ (loss) on available-for-sale financial assets	150,468	528,051
Other operating income	18,234	276,373
<b>Operating income</b>	<b>6,620,494</b>	<b>8,554,471</b>
Impairment losses	507,148	(839,776)
Personnel expenses	(2,650,962)	(2,196,704)
Other general administrative expenses	(2,137,456)	(2,028,315)
<b>Profit before income tax</b>	<b>2,339,224</b>	<b>3,489,676</b>
Income tax expense	(528,993)	(218,082)
<b>Profit for the year</b>	<b>1,810,231</b>	<b>3,271,594</b>
<b>Other comprehensive loss, net of income tax</b>		
<b>Items that may be reclassified subsequently to profit or loss:</b>		
Revaluation reserve for available-for-sale financial assets:		
Net change in fair value net of tax – nil tenge	(270,497)	82,460
Net change in fair value transferred to profit or loss on disposal, net of tax – nil tenge	(150,468)	(528,051)
<b>Other comprehensive loss of the period, net of income tax</b>	<b>(420,965)</b>	<b>(445,591)</b>
<b>Total comprehensive income</b>	<b>1,389,266</b>	<b>2,826,003</b>

Chairman of the Board

Nugymanov B.T.

Chief Accountant

Musagaliyeva N.M.