

Statement of Comprehensive Income
"AsiaCredit Bank" JSC
For the six month ended 30 June 2014 (unaudited)

	For the six month ended 30 June 2014 (unaudited)	KZT'000 For the six month ended 30 June 2013 (unaudited)
Interest income	5 403 607	3 485 269
Interest expense	(2 520 893)	(1 418 327)
Net interest income	2 882 714	2 066 942
Fee and commission income	601 875	313 345
Fee and commission expense	(406 796)	(220 314)
Net fee and commission income	195 079	93 031
Net (loss)/gain on derivative financial instruments	159 984	(2 604)
Net foreign exchange gain	13 809	61 751
Net realized (loss)/gain on available-for-sale financial assets	82	410 833
Other operating income	33 775	2 850
Operating income	3 285 443	2 632 803
Impairment losses	(619 486)	(632 916)
Personnel expenses	(1 203 638)	(789 740)
Other general administrative expenses	(893 471)	(462 257)
Profit before income tax	568 848	747 890
Income tax expense	(33 962)	(6 188)
Profit for the year	534 886	741 702
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	(785)	66 536
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(82)	(410 833)
Other comprehensive income/(loss) for the year, net of income tax	(867)	(344 297)
Total comprehensive income for the year	534 019	397 405

The acting Chairman of the Board

Zhusupov M.G.

Chief Accountant

Musagaliyeva N.M.