

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

	For the nine month ended 30 September 2014 (unaudited)	KZT'000 For the nine month ended 30 September 2013 (unaudited)
Interest income	8 552 520	5 632 434
Interest expense	(4 328 108)	(2 358 861)
Net interest income	4 224 412	3 273 573
Fee and commission income	1 050 842	613 414
Fee and commission expense	(615 043)	(337 645)
Net fee and commission income	435 799	275 769
Net (loss)/gain on derivative financial instruments	41 602	18 302
Net foreign exchange gain	83 507	193 837
Net realized (loss)/gain on available-for-sale financial assets	450	(29 000)
Other operating income	35 621	3 982
Operating income	4 821 391	3 736 463
Impairment losses	(714 529)	(842 684)
Personnel expenses	(1 810 414)	(1 228 800)
Other general administrative expenses	(1 418 784)	(779 016)
Profit before income tax	877 664	885 963
Income tax expense	(53 190)	(11 256)
Profit for the year	824 474	874 707
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	306 826	(247 877)
- Net change in fair value transferred to profit or loss on disposal, net of tax nil tenge	(450)	29 000
Other comprehensive income/(loss) for the year, net of income tax	306 376	(218 877)
Total comprehensive income for the year	1 130 850	655 830

The Acting Chairman of the Board

Zhusupov M.G.

Chief Accountant

Musagaliyeva N.M.