

JSC "BTA Bank" affiliate company - JSC "Temirbank"
Consolidated income statement
for the year ended 30 September 2008
(thousands of tenge)

	30 September 2008	30 September 2007
Interest income		
Loans to customers	28,175,154	29,331,906
Securities	1,482,358	1,318,303
Amounts due from credit institutions	1,474,433	1,320,585
	31,131,945	31,970,794
Interest expense		
Debt securities issued	(4,420,704)	(8,069,522)
Amounts due to customers	(11,520,054)	(4,183,953)
Amounts due to credit institutions	(4,863,230)	(3,963,477)
Amounts due to the Government	(4,680)	(3,214)
	(20,808,668)	(16,220,166)
Net interest income	10,323,277	15,750,628
Allowance for loan impairment	(3,344,315)	(4,776,390)
Net interest income after allowance for loan impairment	6,978,962	10,974,238
Fee and commission income	1,255,203	2,137,980
Fee and commission expense	(51,018)	(64,099)
Fees and commissions	1,204,185	2,073,881
Income/loss from sale of share in associate and subsidiary	1,484,547	(19,817)
Gains less losses from financial assets held at fair value through profit or loss	(31,995)	(64,737)
Gains less losses from foreign currencies:		
dealing	(742,143)	281,063
translation differences	571,214	911,563
Share of income of associates	37,538	174,895
Dividend income	155,603	
Other income	59,064	73,290
Non interest income	1,533,828	1,356,257
Salaries and other employee benefits	(2,817,479)	(3,442,585)
Administrative and other operating expenses	(3,189,194)	(2,957,904)
Deposits insurance costs	(64,774)	(217,170)
Depreciation and amortisation	(757,112)	(444,903)
Taxes, other than income tax	(241,589)	(205,805)
Other provisions	313,273	32,189
Non interest expense	(6,756,875)	(7,236,178)
Profit before income tax expense	2,960,100	7,168,198
Income tax expense	(717,986)	(333,902)
Net profit after income tax expense	2,242,114	6,834,296
Attributable to:		
Equity holder of the parent	2,242,114	6,834,296
Minority interest in net income	-	
Net Income	2,242,114	6,834,296

On behalf of the Management Board

Kebirov A.
Chairman

Abdraeva K.
Chief accountant