

Subsidiary bank of "Bank Turan Alem" TemirBank
Interim unconsolidated statement of income for the nine-month period ended 30 September 2007

ТЕМИРБАНК

(in thousands of Kazakh tenge)

	Nine-month period ended 30-sept-07	Nine-month period ended 30-sept-06
Interest income		
Loans	28 683 164	8187598
Securities	1 311 027	1 137 210
Amounts due from credit institutions	1 320 502	339 549
	31 314 693	9 664 357
Interest expenses		
Debt securities issued	-8 970 252	-2 183 476
Deposits from customers	-4 184 308	-2 259 737
Deposits and loans from credit institutions	-3 435 510	-758 338
Due to the Government	-3 214	-2 596
	-16 593 284	-5 204 147
Net interest income before impairment	14 721 409	4 460 210
Impairment charge	-4 776 390	-1 632 095
Net interest income	9 945 019	2 828 115
Commission income	2 133 891	1 136 157
Commission expenses	-64 016	-59 450
Net commission income	2 069 875	1 076 707
Gain less losses from financial assets held for trading	-68 208	-31 415
Gain less losses from foreign currencies: dealing	281 063	245 149
translation differences	1 082 010	237 325
Other income	73 290	91 966
Non interest income	1 368 155	543 025
Salaries and other employees benefits	-3 440 567	-1 282 117
Administrative and other operating expenses	-3 173 868	-1 062 568
Depreciation	-444 811	-220 851
Other taxes	-205 651	-108 593
Other provisions	32 189	567
Non interest expenses	-7 232 708	-2 673 562
Income before income tax expense	6 150 341	1 774 285
Income tax expense	56 062	-129 444
Net income	6 206 403	1 644 841
Signed on behalf of the Management Board		

Kebirov A.A.
Chairman of the Board

Abdraeva H.H.
Chief accountant