



**JSC "BTA Bank" affiliate company - JSC "Temirbank"**

**Income statement**

**for the year ended 31 March 2009**

(thousands of tenge)

	<b>31 March 2009</b>	<b>31 March 2008</b>
<b>Interest income</b>		
Loans to customers	7 683 385	9 680 233
Securities	500 520	513 319
Amounts due from credit institutions	534 686	452 861
	<b>8 718 591</b>	<b>10 646 413</b>
<b>Interest expense</b>		
Debt securities issued	(948 464)	(2 507 200)
Amounts due to customers	(4 876 196)	(2 325 179)
Amounts due to credit institutions	(1 476 797)	(1 972 424)
Amounts due to the Government	(771)	(840)
	<b>(7 302 228)</b>	<b>(6 805 643)</b>
<b>Net interest income</b>	<b>1 416 363</b>	<b>3 840 770</b>
Allowance for loan impairment	(1 754 575)	189 192
<b>Net interest income after allowance for loan impairment</b>	<b>(338 212)</b>	<b>4 029 962</b>
Fee and commission income	357 832	362 946
Fee and commission expense	(14 815)	(14 571)
<b>Fees and commissions</b>	<b>343 017</b>	<b>348 375</b>
Gains less losses from financial assets held at fair value through profit or loss	(6 391 247)	(60 783)
Gains less losses from foreign currencies:		
dealing	2 463 584	(335 778)
translation differences	(8 043 537)	(28 272)
Share of income of associates	0	11 654
Other income	128 081	13 649
<b>Non interest income</b>	<b>(11 843 119)</b>	<b>(399 530)</b>
Salaries and other employee benefits	(1 078 183)	(920 739)
Administrative and other operating expenses	(789 066)	(1 173 787)
Deposits insurance costs	(48 058)	(22 000)
Depreciation and amortisation	(244 987)	(250 439)
Taxes, other than income tax	(65 298)	(71 381)
Other provisions	(5 327)	312 403
<b>Non interest expense</b>	<b>(2 230 919)</b>	<b>(2 125 943)</b>
<b>Profit before income tax expense</b>	<b>(14 069 233)</b>	<b>1 852 864</b>
Income tax expense	(123 988)	(254 628)
<b>Net profit after income tax expense</b>	<b>(14 193 221)</b>	<b>1 598 236</b>
Attributable to:		
Equity holder of the parent	<b>-14 193 221</b>	<b>1 598 236</b>
Minority interest in net income	-	-
<b>Net Income</b>	<b>(14 193 221)</b>	<b>1 598 236</b>

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Shaikenov Ye.  
Acting Chairman of the Board

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Abdraeva Kh.  
Chief accountant