

JSC "BTA Bank" affiliate company - JSC "Temirbank"**Consolidated balance sheet**

for the period ended 30 September 2008

(thousands of tenge)

	30 September 2008	31 December 2007
ASSETS:		
Cash and cash equivalents	8,107,031	13,029,967
Obligatory reserves	12,931,643	15,289,404
Financial assets at fair value through profit or loss	25,066,432	23,914,692
Amounts due from credit institutions	9,558,753	10,479,642
Loans to customers	252,392,968	264,667,193
Investments in associates	-	796,248
Property and equipment	2,729,949	3,200,137
Debtors on capital investments	135,702	131,361
Current income tax asset	423,388	109,702
Deferred income tax asset	298,715	504,719
Derivative financial instrument:	1,409,800	375,035
Other assets	2,679,414	1,435,925
Total assets	315,733,795	333,934,025
LIABILITIES:		
Amounts due to the Government of RK and the NBF	142,100	50,270
Amounts due to credit institutions:	23,790,107	72,566,499
Amounts due to customers:	202,786,560	64,106,388
Debt securities issued	37,547,305	147,991,248
Current income tax liabilities	-	-
Derivative financial liability:	704,148	299,890
Other liabilities	225,706	624,075
TOTAL LIABILITIES	265,195,926	285,638,370
EQUITY:		
Share capital		
common shares	34,025,713	34,025,713
preferred shares	542,773	542,773
Treasury preferred shares	(107,071)	(107,071)
Retained earnings	16,076,354	13,834,240
TOTAL EQUITY	50,537,769	48,295,655
TOTAL LIABILITIES AND EQUITY	315,733,695	333,934,025

On behalf of the Management Board

Kebirov A.
ChairmanAbdraeva K.
Chief accountant