

CONSOLIDATED BALANCE SHEET
AS AT MARCH 31, 2008
(Millions of Kazakhstani tenge)

Assets	
Cash and cash equivalents	112 782
Obligatory reserves	170 551
Financial assets at fair value through profit or loss	140 089
Amounts due from credit institutions	96 637
Investment securities:	
- available-for-sale securities	22 387
- held-to-maturity securities	0
Loans to customers	2 401 313
Investments in associates	70 719
Property and equipment	13 200
Goodwill	37 551
Other assets	99 162
Total assets	3 164 391

Liabilities	
Amounts due to the Government and the NBK	977
Amounts due to credit institutions	863 688
Amounts due to customers	670 735
Debt securities issued	1 107 282
Other liabilities	58 662
Total liabilities	2 701 343

Equity	
Share capital	303 428
Treasury shares	(4 870)
Available-for-sale investment securities revaluation reserve	(347)
Foreign currency translation reserve	40
Retained earnings	144 688
Equity attributable to shareholders of the parent	442 939
Minority interest	20 109
Total equity	463 048
Total liabilities and equity	3 164 391