

Tsesnabank Joint Stock Company

Financial Statements for the 9 months ended 30 September 2017

Consolidated Statement of Financial Position as at 30 September 2017

in millions KZT

	30.09.2017*
ASSETS	
Cash and cash equivalents	273 568
Deposits and balances with banks	7 716
Financial instruments at fair value through profit or loss	
- Held by the Group	27 424
- Pledged under sale and repurchase agreements	
Available-for-sale financial assets	
- Held by the Group	26 775
- Pledged under sale and repurchase agreements	73 196
Loans to customers	1 825 663
Held-to-maturity investments	
- Held by the Group	14 734
- Pledged under sale and repurchase agreements	7 396
Investments in associates	17 813
Amounts receivable under reverse repurchase agreements	46 286
Property, equipment and intangible assets	48 393
Investment property	14 754
Insurance premiums and reinsurance assets	1 565
Long-term assets held for sale	18 973
Current tax asset	1 735
Deferred tax asset	443
Other assets	16 427
Total assets	2 422 861
LIABILITIES	
Loans from state company	32 656
Deposits and balances from banks and other financial institutions	119 304
Financial instruments at fair value through profit or loss	15 342
Current accounts and deposits from customers	1 846 225
Debt securities issued	25 600
Subordinated debt	60 221
Amounts payable under repurchase agreements	119 682
Insurance contract provisions	4 484
Current tax liability	-
Deferred tax liability	4 810
Other liabilities	8 034
Total liabilities	2 236 358
EQUITY	
Share capital	90 693
Additional paid-in capital	234
Revaluation reserve for available-for-sale financial assets	128
Cumulative translation reserve	2 639
Reserve for general banking and insurance risks	12 142
Dynamic reserve	16 631
Retained earnings/(accumulated deficit)	64 036
Total equity attributable to equity holders of the Group	186 503
Non-controlling interests	-
Total equity	186 503
Total liabilities and equity	2 422 861

* unaudited financial statements