

Tsesnabank Joint Stock Company
Financial Statements for the 3 months ended 31 March 2018

Consolidated Statement of Financial Position as at 31 March 2018

in millions KZT

	31.03.2018*
ASSETS	
Cash and cash equivalents	111 365
Deposits and balances with banks	3 972
Financial instruments at fair value through profit or loss	
- Held by the Group	22 324
- Pledged under sale and repurchase agreements	
Available-for-sale financial assets	
- Held by the Group	9 571
- Pledged under sale and repurchase agreements	36 101
Loans to customers	1 754 468
Held-to-maturity investments	
- Held by the Group	89 329
- Pledged under sale and repurchase agreements	465
Amounts receivable under reverse repurchase agreements	39 591
Property, equipment and intangible assets	47 279
Investment property	14 333
Insurance premiums and reinsurance assets	2 582
Long-term assets held for sale	17 377
Current tax asset	3 260
Deferred tax asset	1 393
Other assets	16 113
Total assets	2 169 523
LIABILITIES	
Loans from state company	27 415
Deposits and balances from banks and other financial institutions	100 786
Financial instruments at fair value through profit or loss	11 983
Current accounts and deposits from customers	1 635 077
Debt securities issued	29 726
Subordinated debt	98 186
Amounts payable under repurchase agreements	61 550
Insurance contract provisions	5 424
Current tax liability	-
Deferred tax liability	7 002
Other liabilities	9 932
Total liabilities	1 987 081
EQUITY	
Share capital	90 693
Additional paid-in capital	234
Revaluation reserve for available-for-sale financial assets	(256)
Reserve (allowance) for expected credit losses on financial assets available for sale	3
Expected credit losses reserve (allowance) on loans to customers at fair value through other comprehensive income	1 901
Revaluation reserve on loans to customers at fair value through other comprehensive income	1 078
Cumulative translation reserve	1 724
Reserve for general banking and insurance risks	143
Dynamic reserve	-
Retained earnings/(accumulated deficit)	86 922
Total equity	182 442
Total liabilities and equity	2 169 523

* unaudited financial statements