

Tsesnabank Joint Stock Company
Financial Statements for the 6 months ended 30 June 2018

Consolidated Statement of Financial Position as at 30 June 2018

in millions KZT

	30.06.2018*
ASSETS	
Cash and cash equivalents	104 572
Deposits and balances with banks	4 881
Financial instruments at fair value through profit or loss	
- Held by the Group	28 685
- Pledged under sale and repurchase agreements	
Available-for-sale financial assets	
- Held by the Group	1 515
- Pledged under sale and repurchase agreements	34 941
Loans to customers	1 795 809
Held-to-maturity investments	
- Held by the Group	42 729
- Pledged under sale and repurchase agreements	49 667
Amounts receivable under reverse repurchase agreements	42 770
Property, equipment and intangible assets	47 254
Investment property	14 532
Insurance premiums and reinsurance assets	2 230
Long-term assets held for sale	17 571
Current tax asset	3 128
Deferred tax asset	1 560
Other assets	20 910
Total assets	2 212 754
LIABILITIES	
Loans from state company	26 716
Deposits and balances from banks and other financial institutions	112 536
Financial instruments at fair value through profit or loss	15 326
Current accounts and deposits from customers	1 621 126
Debt securities issued	19 448
Subordinated debt	93 363
Amounts payable under repurchase agreements	114 244
Insurance contract provisions	4 845
Current tax liability	-
Deferred tax liability	11 832
Other liabilities	11 368
Total liabilities	2 030 804
EQUITY	
Share capital	90 688
Additional paid-in capital	234
Revaluation reserve for available-for-sale financial assets	(159)
Reserve (allowance) for expected credit losses on financial assets available for sale	87
Cumulative translation reserve	1 210
Reserve for general banking and insurance risks	142
Retained earnings/(accumulated deficit)	89 748
Total equity	181 950
Total liabilities and equity	2 212 754

* unaudited financial statements