

Tsesnabank Joint Stock Company

Financial Statements for the 6 months ended 30 June 2017

Consolidated Statement of Financial Position as at 30 June 2017

in KZT millions

	<b>30.06.2017*</b>
<b>ASSETS</b>	
Cash and cash equivalents	200 619
Deposits and balances with banks	6 728
Financial instruments at fair value through profit or loss	
- Held by the Group	22 457
- Pledged under sale and repurchase agreements	3 781
Available-for-sale financial assets	
- Held by the Group	24 240
- Pledged under sale and repurchase agreements	122 902
Loans to customers	1 749 472
Held-to-maturity investments	
- Held by the Group	2 745
- Pledged under sale and repurchase agreements	25 148
Investments in associates	16 069
Amounts receivable under reverse repurchase agreements	44 062
Property, equipment and intangible assets	48 254
Investment property	12 774
Insurance premiums and reinsurance assets	2 360
Long-term assets held for sale	6 457
Current tax asset	2 206
Deferred tax asset	520
Other assets	20 451
<b>Total assets</b>	<b>2 311 245</b>
<b>LIABILITIES</b>	
Loans from state company	32 714
Deposits and balances from banks and other financial institutions	152 837
Financial instruments at fair value through profit or loss	12 564
Current accounts and deposits from customers	1 648 675
Debt securities issued	25 135
Subordinated debt	59 615
Amounts payable under repurchase agreements	183 686
Insurance contract provisions	4 238
Current tax liability	-
Deferred tax liability	4 638
Other liabilities	9 352
<b>Total liabilities</b>	<b>2 133 454</b>
<b>EQUITY</b>	
Share capital	90 693
Additional paid-in capital	234
Revaluation reserve for available-for-sale financial assets	36
Cumulative translation reserve	1 334
Reserve for general banking and insurance risks	12 142
Dynamic reserve	16 631
Retained earnings/(accumulated deficit)	56 721
<b>Total equity attributable to equity holders of the Group</b>	<b>177 791</b>
Non-controlling interests	-
<b>Total equity</b>	<b>177 791</b>
<b>Total liabilities and equity</b>	<b>2 311 245</b>

\* unaudited financial statements