

**Tsesnabank Joint Stock Company**  
**Financial Statements for the period ended 31 March 2019**

**Consolidated Statement of Financial Position as at 31 March 2019**

in KZT millions

	<b>31.03.2019*</b>
<b>ASSETS</b>	
Cash and cash equivalents	603 957
Deposits and balances with banks	5 924
Financial instruments at fair value through profit or loss	
- Held by the Group	5 317
- Pledged under sale and repurchase agreements	-
Financial instruments at fair value through other comprehensive income	
- Held by the Group	73 115
- Pledged under sale and repurchase agreements	-
Loans to customers	205 503
Financial assets at amortised cost	
- Held by the Group	24 087
- Pledged under sale and repurchase agreements	-
Amounts receivable under reverse repurchase agreements	27 779
Property, equipment and intangible assets	48 918
Investment property	10 599
Insurance premiums and reinsurance assets	1 586
Long-term assets held for sale	3 748
Current tax asset	1 276
Deferred tax asset	2 926
Other assets	20 828
<b>Total assets</b>	<b>1 035 563</b>
<b>LIABILITIES</b>	
Loans from state company	-
Deposits and balances from banks and other financial institutions	33 468
Current accounts and deposits from customers	543 704
Debt securities issued	141 837
Subordinated debt	85 329
Amounts payable under repurchase agreements	20 522
Insurance contract provisions	4 171
Current tax liability	90
Deferred tax liability	81 333
Other liabilities	24 406
<b>Total liabilities</b>	<b>934 860</b>
<b>EQUITY</b>	
Share capital	204 712
Additional paid-in capital	242
Revaluation reserve for available-for-sale financial assets	(463)
Reserve (allowance) for expected credit losses on financial assets available for sale	67
Cumulative translation reserve	2 372
Reserve for general banking and insurance risks	33
Retained earnings/(accumulated deficit)	-106 260
<b>Total equity</b>	<b>100 703</b>
<b>Total liabilities and equity</b>	<b>1 035 563</b>

\* unaudited financial statements