

Tsesnabank Joint Stock Company
Financial Statements for the 9 months ended 30 September 2018

Consolidated Statement of Financial Position as at 30 September 2018

in millions KZT

	30.09.2018*
ASSETS	
Cash and cash equivalents	249 106
Deposits and balances with banks	3 067
Financial instruments at fair value through profit or loss	
- Held by the Group	25 082
- Pledged under sale and repurchase agreements	431
Available-for-sale financial assets	
- Held by the Group	6 178
- Pledged under sale and repurchase agreements	35 658
Loans to customers	1 413 854
Held-to-maturity investments	
- Held by the Group	53 031
- Pledged under sale and repurchase agreements	47 686
Investments in associates	
Amounts receivable under reverse repurchase agreements	33 327
Property, equipment and intangible assets	58 948
Investment property	14 742
Insurance premiums and reinsurance assets	2 155
Long-term assets held for sale	3 293
Current tax asset	2 849
Deferred tax asset	1 471
Other assets	179 099
Total assets	2 129 977
LIABILITIES	
Loans from state company	26 620
Deposits and balances from banks and other financial institutions	307 385
Financial instruments at fair value through profit or loss	18 555
Current accounts and deposits from customers	1 285 568
Debt securities issued	38 310
Subordinated debt	91 130
Amounts payable under repurchase agreements	113 671
Insurance contract provisions	4 601
Current tax liability	7
Deferred tax liability	13 532
Other liabilities	8 216
Total liabilities	1 907 595
EQUITY	
Share capital	125 987
Additional paid-in capital	234
Revaluation reserve for available-for-sale financial assets	(197)
Reserve (allowance) for expected credit losses on financial assets available for sale	94
Revaluation reserve on loans to customers at fair value through other comprehensive income	-
Cumulative translation reserve	1 532
Reserve for general banking and insurance risks	142
Dynamic reserve	-
Retained earnings/(accumulated deficit)	94 590
Total equity	222 382
Total liabilities and equity	2 129 977

* unaudited financial statements