

TRN: 031400063221  
 OKPO Code: 199247930000  
 BIC : TSESKZKA  
 Correspondent account: KZ70998AKB0000000008  
 Registered office: 29 Zhenis Avenue, Astana

Tsesnabank JSC

Consolidated Statement of Financial Position as at 30 June 2013

	30.06.13*	31.12.12*
<b>ASSETS</b>		
Cash and cash equivalents	24 525 854	35 437 119
Deposits and balances with banks and other financial institutions	15 830 186	15 578 350
Financial instruments at fair value through profit or loss		
- held by the Group	28 433 485	31 092 844
Available-for-sale financial assets		
-held by the Group	4 788 778	5 600 340
Loans to customers	595 233 072	480 438 042
Held-to-maturity investments		
-held by the Group	37 070 214	18 073 395
Property, equipment and intangible assets	11 041 251	10 823 149
Investment property	1 267 483	1 267 483
Current tax asset	150 288	154 710
Other assets	27 314 366	22 966 988
<b>Total assets</b>	<b>745 654 977</b>	<b>621 432 420</b>
<b>LIABILITIES</b>		
Deposits and balances from banks and other financial institutions	11 061 207	7 786 891
Current accounts and deposits from customers	603 444 792	518 429 918
Debt securities issued	13 291 124	8 970 263
Subordinated debt	42 811 726	27 393 293
Current tax liabilities	64 868	
Deferred tax liabilities	163 932	253 099
Other liabilities	10 824 553	7 695 943
<b>Total liabilities</b>	<b>681 662 202</b>	<b>570 529 407</b>
<b>EQUITY</b>		
Share capital	39 917 597	34 877 462
Additional paid-in capital	27 592	27 675
Revaluation reserve for property and equipment	11 755	12 191
Revaluation reserve for available-for-sale financial assets	(27 048)	(27 983)
Reserve for general banking risks	11 982 676	6 989 704
Equalization provision for insurance activities	102 395	
Retained earnings	11 716 317	8 772 453
<b>Total equity attributable to shareholders of the Bank</b>	<b>63 731 284</b>	<b>50 651 502</b>
Non-controlling interests	261 491	251 511
<b>Total equity</b>	<b>63 992 775</b>	<b>50 903 013</b>
<b>Total liabilities and equity</b>	<b>745 654 977</b>	<b>621 432 420</b>

The carrying value of one ordinary share as at 30.06.2013 is 1834 KZT  
 The carrying value of one preference share as at 30.06.2013 is 1050 KZT

\* unaudited financial statements

Acting Chairman of the Management Board

R. K. Yakupbayev

Chief Accountant

N. M. Bagautdinova

prepared by N.V. Zaichenko  
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Consolidated statement of Comprehensive Income for the 6 months ended 30 June 2013

	KZT'000	
	6 months 2013*	6 months 2012*
Interest income	37 117 929	26 936 344
Interest expense	(18 672 441)	(12 740 835)
<b>Net interest income</b>	<b>18 445 488</b>	<b>14 195 509</b>
Fee and commission income	4 174 447	5 119 902
Fee and commission expense	(995 424)	(762 857)
<b>Net fee and commission income</b>	<b>3 179 023</b>	<b>4 357 045</b>
Net earned insurance premiums	2 757 650	977 943
Net insurance claims incurred	(1 146 949)	-
Net gain/(loss) on financial instruments at fair value through profit or loss	(64 115)	402 666
Net foreign exchange income	1 301 742	732 514
Dividend income	1 450	16 668
Operating income	137 778	65 436
<b>Other operating income</b>	<b>2 987 556</b>	<b>2 195 227</b>
Impairment losses	(4 436 033)	(2 661 741)
Personnel expenses	(5 049 583)	(4 102 201)
Other general administrative expenses	(5 545 880)	(4 333 172)
<b>Other operating expenses</b>	<b>(15 031 496)</b>	<b>(11 097 114)</b>
<b>Profit before income tax</b>	<b>9 580 571</b>	<b>9 650 667</b>
Income tax expense	(1 407 851)	(1 819 266)
<b>Profit for the reporting period</b>	<b>8 172 720</b>	<b>7 831 401</b>
Equity holders of the Bank	8 162 740	7 830 094
Non-controlling interests	9 980	1 307
<b>Other comprehensive income for the year, net of income tax</b>		
- net change of fair value	(21 988)	704
net change of fair value through profit or loss	22 923	
Foreign currency translation difference for foreign operations	-	4 450
<b>Other comprehensive for the period, net of income tax</b>	<b>935</b>	<b>5 154</b>
<b>Total comprehensive income for the period</b>	<b>8 173 655</b>	<b>7 836 555</b>

Basic earnings (loss) per ordinary share as at 30.06.2013 is 270 KZT

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Tsesnabank JSC  
 Statement of Cash Flows (direct method)  
 for the six months ended 30 June 2013  
 (consolidated)

KZT'000

	6 months 2013*	6 months 2012*
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts/payments of interest and fees and commissions	17 338 486	19 141 781
<i>Increase/decrease in operating assets</i>	-108 262 252	-64 723 764
Increase/decrease in deposits with maturity of more than three months	-260 516	-2 023 539
Increase/decrease in loans and financial leasing to customers	-110 680 404	-51 400 257
Increase/decrease in securities at fair value through profit or loss	2 567 264	-11 487 769
Increase/decrease in amounts receivable under reverse repurchase agreements	111 004	172 023
Increase/decrease in dividends	400	15 778
<i>Increase/decrease in operating liabilities</i>	87 234 512	55 638 696
Increase/decrease in deposits received	83 926 467	36 452 564
Increase/decrease in amounts payable under repurchase agreements		-17 486 009
Increase/decrease in loans received	2 271 795	-847 494
Increase/decrease in amounts due to customers	1 036 250	37 519 635
<i>Increase/decrease from other operating activities</i>	-10 176 616	-10 811 493
<i>Increase/decrease of cash from operating activities</i>	-13 865 870	-754 780
Income tax paid	-1 338 637	-779 512
<i>Total increase/decrease of cash from operating activities after tax</i>	-15 204 507	-1 534 292
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchases/sales of property, equipment and intangible assets	-1 442 095	-899 586
Increase/decrease in held-to-maturity securities	-19 209 628	17 094
Increase/decrease in available-for-sale securities	435 546	-1 034 219
Others	0	0
<i>Total increase/decrease of cash from investing activities</i>	-20 216 177	-1 916 711
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Issuance of shares	5 040 000	0
Receipts/repayment of debt liabilities issued	19 481 683	6 188 225
Приобретение/погашение собственных акций		
<i>Total increase/decrease of cash from financing activities</i>	24 521 683	6 188 225
Effect of exchange rates on cash and cash equivalents	-12 264	-55 405
<b>Cash and cash equivalents</b>		
Cash and cash equivalents at the beginning of the period	35 437 119	19 331 360
Cash and cash equivalents at the end of the period	24 525 854	22 013 177
Net flow of cash and cash equivalents	-10 911 265	2 681 817

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Chief Accountant

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 R.R. Yakubov  
 Acting Chairman of the Management Board  
  
 N.M. Bagautdinova  
 Chief Accountant  


Tecnaibank JSC  
 Statement of Changes in Equity  
 for the six months ended 30 June 2013  
 (consolidated)

	1	2	3	4	5	6	7	8	9	10	11
	Share capital	Share premium	Revaluation reserve for property and equipment	Revaluation reserve for available-for-sale financial assets	Cumulative translation reserve	Reserve for general banking risk	Equalization provision for insurance activities	Retained earnings/ Accumulated deficit	Total	Non-controlling interests	Total equity
Balance as at 1 January 2012*	29 971 910	27 539	13 247	29 992	78 453	2 843 529	-	2 045 238	35 009 908	245 395	35 255 303
Total comprehensive income	-	-	-	-	-	-	-	7 830 094	7 830 094	1 307	7 831 401
Profit for the period	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income	-	-	-	704	-	-	-	-	704	-	704
Net change in fair value of available-for-sale financial assets	-	-	-	-	-	-	-	-	-	-	-
Net change in fair value of available-for-sale financial assets transferred to profit or loss	-	-	-	-	-	-	-	-	-	-	-
Foreign currency translation differences for foreign operations	-	-	-	-	4 450	-	-	533	4 450	-	4 450
Revaluation of property and equipment, net of income tax	-	-	(333)	-	-	-	-	-	-	-	-
Other adjustments (rounding)	-	-	-	-	-	-	-	533	-	-	533
Total other comprehensive income	-	-	(333)	704	4 450	-	-	533	5 154	-	5 154
Total comprehensive income for the period	-	-	(333)	704	4 450	-	-	7 830 627	7 835 248	1 307	7 836 555
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-
Shares issued	-	-	-	-	-	-	-	(124 554)	(124 554)	-	(124 554)
Dividends on shares	-	-	-	-	-	-	-	-	-	-	-
Acquisition of Subsidiary	14 710	-	-	-	-	-	-	-	14 710	-	14 710
Elimination of treasury shares held by the acquired subsidiary	-	-	-	-	-	-	-	(4 146 175)	(4 146 175)	-	(4 146 175)
Transfer between reserves	29 986 620	27 539	12 714	30 696	82 903	6 989 704	-	5 605 136	42 735 312	246 702	43 982 014
Balance as at 30 June 2012*	34 877 462	27 675	12 191	(27 983)	-	6 989 704	-	8 772 453	50 651 502	251 511	50 903 013
Balance as at 1 January 2013*	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	-	-	-	-	-	9 980	8 172 720
Profit for the period	-	-	-	-	-	-	-	-	(21 988)	-	(21 988)
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Net change in fair value of available-for-sale financial assets	-	-	-	22 923	-	-	-	-	22 923	-	22 923
Net change in fair value of available-for-sale financial assets transferred to profit or loss	-	-	-	-	-	-	-	436	-	-	436
Revaluation of property and equipment, net of income tax	-	-	(436)	-	-	-	-	(102 395)	-	-	(102 395)
Equalization provision for insurance activities	-	-	-	-	-	-	102 395	-	-	-	-
Foreign currency translation differences for foreign operations	-	-	-	935	-	-	-	(101 939)	935	-	935
Total other comprehensive income	-	-	(436)	935	-	-	-	8 060 781	8 163 675	9 980	8 173 655
Total comprehensive income for the period	-	-	(436)	935	-	-	-	-	-	-	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-
Acquisition of Subsidiary	-	-	-	-	-	-	-	-	-	-	-
Shares issued	5 040 000	-	-	-	-	-	-	(123 945)	5 040 000	-	5 040 000
Dividends on shares	-	-	-	-	-	-	-	-	-	-	-
Acquisition of Subsidiary	-	-	(83)	-	-	-	-	-	-	-	-
Elimination of treasury shares held by the acquired subsidiary	-	-	-	-	-	-	-	(4 992 972)	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Transfer between reserves	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserves as required by authorized body	90 917 597	-	27 592	-	-	11 982 676	102 395	11 716 317	63 731 284	261 491	63 992 775
Balance as at 30 June 2013*	-	-	-	(27 048)	-	-	-	-	-	-	-

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