

**KAZAKH ABLAI KHAN UNIVERSITY OF INTERNATIONAL RELATIONS AND WORLD
LANGUAGES**

TSESNABANK

Asimova Kamila
Zharbusinova Aziza
Kanalbek Raziya



Plan:

1

Profile

2

Achievements and awards

3

Subsidiaries

4

Tsesnabank & State Programs

5

Strategic plans

Established: 1992

Headquarters: 24
Syganak St. Astana
Z05K7BO
Kazakhstan

Employees c.3300



Chairman of the
Management Board
&CEO: Ulf Wokurka

Assets as of 31
December 2017
US

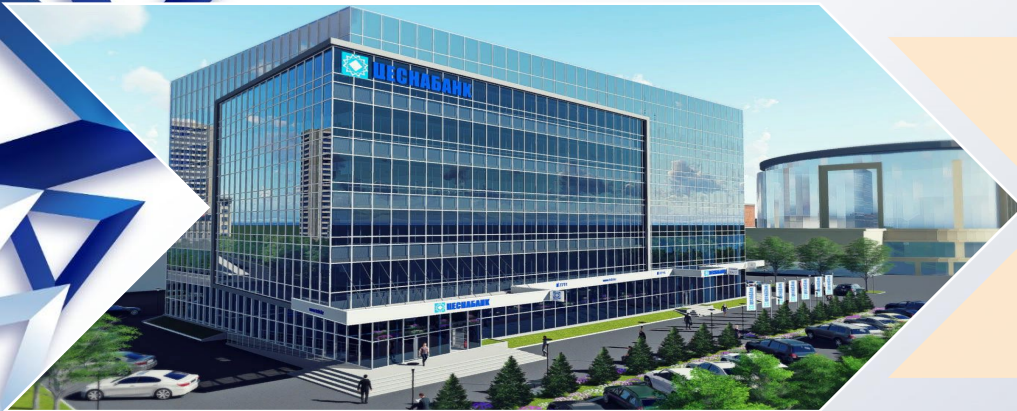


- Kazakhstan's 3rd largest bank, with a reputation for quality service and a developed branch network
- Over 30% market share for loans and c. 20% for deposits
- Close working relationship with government programs
- "B+" credit rating from S&P Global Ratings
- Recognition from international organizations

The Bank's core business lines are



TSESNABANK



Headquartered
in Kazakhstan



Kazakhstan's
branch network
consists of 22
full-service
branches



123 outlets
throughout
Kazakhstan.

2018 and
2017

- The Asian Development Bank named Tsesnabank Leading Partner Bank in Kazakhstan under its Trade Finance Program.

2017

- Tsesnabank won the International Banker award for Best Commercial Bank of the Year Kazakhstan and Asiamoney award for Best local bank in Central and Eastern Europe for BRI (Belt & Road Initiative).

2015

- Tsesnabank won the award for Best Bank in Kazakhstan for outstanding financial performance from bne IntelliNews.

2013 and
2014

- Tsesnabank was recognized by Euromoney as Best Bank in Kazakhstan

2013

- it was named Bank of the Year in Kazakhstan by The Banker, and won the 'Investment Angel' World Investment Award in the category 'Most Dynamically Developing Kazakhstan and Foreign Banks' from the World Organization of Creditors.

2011

- For excellence in banking, Tsesnabank was recognized in the World Finance 100, becoming the first CIS bank to be included in this global list compiled by World Finance, a UK-based magazine.

2012

- Tsesnabank was then recognised at the World Finance awards as the Best Commercial Bank in Kazakhstan

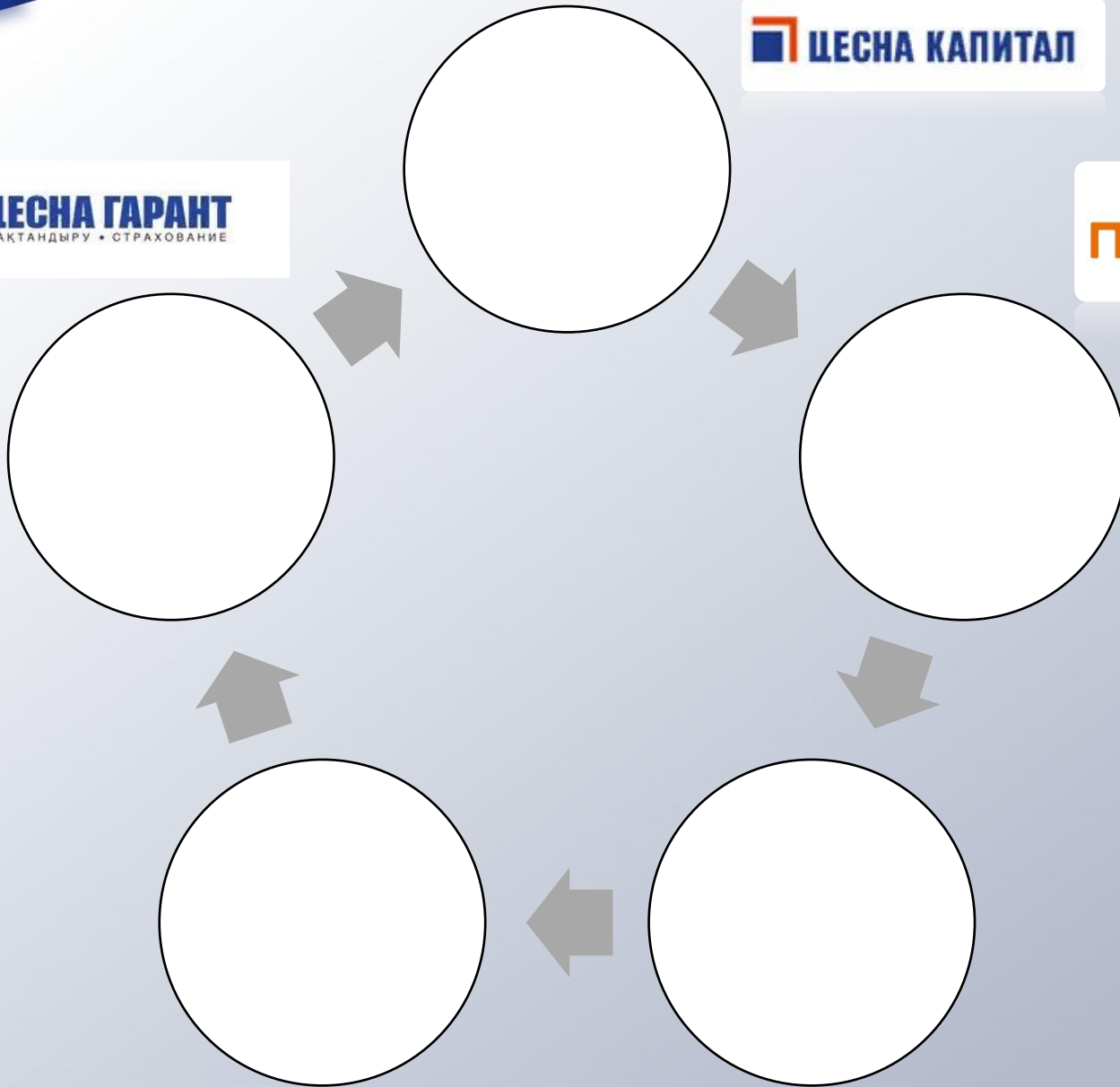
2007

- Euromoney named Tsesnabank as one of the 'Best Managed Banks in Central & Eastern Europe and Central Asia

Subsidiaries



БҰЛР В ПЛЮСЕ!



TSESNABANK & STATE PROGRAMS



- Business Road Map-2020 for SMEs in the manufacturing sector, housing construction program Nurly Zher, priority regional projects, and female entrepreneurship



ADB

- ADB and DAMU's investment program to finance the development of SMEs]




Банк развития
Казахстана

- Kazakhstan Development Bank to finance business entities in the manufacturing sector



- Agrarian Credit Corporation:
 - * Agro-export program
 - * Ken Dala programto support and develop agricultural entities
- Agribusiness-2020 to develop companies operating in the agricultural industry
- The program of interest rates subsidizing for loans and of technological equipment leasing, for live-stock animals purchase, as well as agricultural machinery leasing
- Financial Center to subsidize Tsesna-Bolashak educational deposit as part of the state educational accumulative system

Strategic plans

- 
- ✓ Building on position as a top-3 bank
 - ✓ Maintaining asset quality
 - ✓ Improving yield and efficiency



Financial goals



- Lending for corporates, SMEs and individuals through government programs.



- Maintaining deposit base to cover the loan portfolio, while fostering the trust of depositors and investors.



- Diversifying client base in the deposit portfolio.



- Lowering the interest rate for retail deposits to broaden the interest spread.



- Increasing revenue from fees and charges



Non-financial goals

Developing digital banking.

Increasing the number of sales channels, while ensuring effective interaction with clients and increasing service demand.

Improving service quality through J.Tschohl Comprehensive Customer service Strategy project.

Diversifying the product line by cross-selling, and established synergy between corporate and retail businesses and treasury.



TSESNABANK

TODAY. FOREVER.