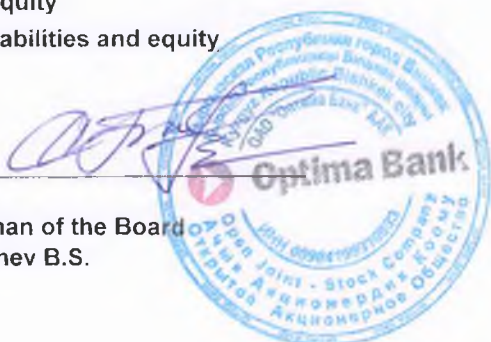


OJSC «Optima Bank»
Statement of Financial Position

	30 June 2016 KGS '000	30 June 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 657 164	1 441 368	1 172 604
Accounts with the National Bank	2 189 690	1 377 052	2 642 296
Accounts with other banks and financial institutions	1 917 276	3 515 864	6 421 002
Loans and advances to banks and other financial institutions	98 284	99 180	15 802
Available-for-sale financial assets - Held by the Bank	2 368 117	250 000	398 582
Loans to customers - Provisions	12 917 740 (1 302 409)	13 414 093 (882 988)	14 609 514 (1 103 469)
Loans to customers, net of provisions	11 615 331	12 531 105	13 506 045
Property, equipment	363 643	378 385	367 533
Intangible assets	84 242	89 346	96 655
Other assets	231 648	143 133	159 087
Total assets	20 525 395	19 825 433	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	24 338	50 379	-
Deposits and balances from banks and other financial institutions	178 458	131 975	220 272
Current accounts and deposits from customers	15 912 761	15 561 932	20 380 323
Other borrowed funds	838 108	714 880	350 002
Loans from the National Bank	173 433	-	-
Provision for guarantees and letters of credit issued	11 487	66 365	10 408
Other liabilities	75 446	523 987	617 911
Current tax liability	7 328	15 455	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	17 229 267	17 073 238	21 621 670
EQUITY			
Share capital	1 050 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	912	-	(129)
Retained earnings	2 245 216	2 052 195	2 458 065
Total equity	3 296 128	2 752 195	3 157 936
Total liabilities and equity	20 525 395	19 825 433	24 779 606

Chairman of the Board
Kapyshev B.S.

Chief accountant
Baryktabasova A.K.



OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 June 2016 KGS '000	30 June 2015 KGS '000
Interest income	1 058 111	1 145 776
Interest expense	(463 002)	(395 696)
Net interest income	595 109	750 080
Fee and commission income	153 454	127 886
Fee and commission expense	(44 649)	(37 188)
Net fee and commission income	108 805	90 698
Net loss on financial instruments at fair value through profit or loss	11 315	(15 089)
Net foreign exchange income	165 809	164 901
Other operating income	6 090	3 250
Operating income	887 128	993 840
Impairment losses	(296 108)	(193 843)
Operating expenses	(438 743)	(409 498)
Profit before income tax	152 277	390 499
Income tax expense	(15 126)	(39 050)
Profit for the quarter	137 151	351 449
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	1 041	50
Total comprehensive income for the period	138 192	351 499

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.