

OJSC «Optima Bank»
Statement of Financial Position

	31 March 2016 KGS '000	31 March 2015 KGS '000	31 December 2015 KGS '001
ASSETS			
Cash on hand	1 938 632	1 063 481	1 172 604
Accounts with the National Bank	4 065 540	1 433 985	2 642 296
Accounts with other banks and financial institutions	4 207 006	3 098 042	6 421 002
Loans and advances to banks and other financial institutions	30 591	37 919	15 802
Available-for-sale financial assets - Held by the Bank	279 898	600 000	398 582
Loans to customers - Provisions	13 041 714 (1 199 519)	14 156 135 (795 000)	14 609 514 (1 103 469)
Loans to customers, net of provisions	11 842 195	13 361 135	13 506 045
Property, equipment	361 548	390 133	367 533
Intangible assets	89 427	95 125	96 655
Other assets	176 614	143 090	159 087
Total assets	22 991 451	20 222 910	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	8 403	81 310	-
Deposits and balances from banks and other financial institutions	71 379	221 085	220 272
Current accounts and deposits from customers	17 776 946	15 944 586	20 380 323
Other borrowed funds	833 668	725 054	350 002
Loans from the National Bank	527 177	-	-
Provision for guarantees and letters of credit issued	12 381	62 641	10 408
Other liabilities	516 432	563 245	617 911
Current tax liability	7 949	21 610	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	19 762 243	17 627 796	21 621 670
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	(10)	-	(129)
Retained earnings	2 529 218	1 895 114	2 458 065
Total equity	3 229 208	2 595 114	3 157 936
Total liabilities and equity	22 991 451	20 222 910	24 779 606

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

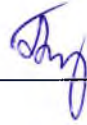
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Statement of Profit or Loss and Other Comprehensive Income

	31 March 2016 KGS '000	31 March 2015 KGS '000
Interest income	553 546	586 987
Interest expense	(235 884)	(199 017)
Net interest income	317 662	387 970
Fee and commission income	69 883	59 061
Fee and commission expense	(21 991)	(19 101)
Net fee and commission income	47 892	39 960
Net loss on financial instruments at fair value through profit or loss	1 347	(48 341)
Net foreign exchange income	93 339	126 559
Other operating income	4 107	1 316
Operating income	464 347	507 464
Impairment losses	(164 687)	(86 517)
Personnel expenses	(121 960)	(115 206)
Other operating expenses	(98 699)	(89 765)
Profit before income tax	79 001	215 976
Income tax expense	(7 848)	(21 608)
Profit for the quarter	71 153	194 368
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	119	50
Total comprehensive income for the period	71 272	194 418



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