

**OJSC «Optima Bank»**  
**Statement of Financial Position**

|                                                                   | 30 September<br>2016<br>KGS '000 | 30 September<br>2015<br>KGS '000 | 31 December<br>2015<br>KGS '000 |
|-------------------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------|
| <b>ASSETS</b>                                                     |                                  |                                  |                                 |
| Cash on hand                                                      | 1 456 823                        | 1 261 771                        | 1 172 604                       |
| Accounts with the National Bank                                   | 4 034 593                        | 1 923 803                        | 2 642 296                       |
| Accounts with other banks and financial institutions              | 1 634 220                        | 5 856 357                        | 6 421 002                       |
| Loans and advances to banks and other financial institutions      | 91 640                           | 76 430                           | 15 802                          |
| Available-for-sale financial assets                               | 149 494                          | 99 812                           | 398 582                         |
| - Held by the Bank                                                |                                  |                                  |                                 |
| Loans to customers                                                | 12 980 945                       | 14 334 597                       | 14 609 514                      |
| - Provisions                                                      | (1 342 798)                      | (1 133 390)                      | (1 103 469)                     |
| Loans to customers, net of provisions                             | 11 638 147                       | 13 201 207                       | 13 506 045                      |
| Property, equipment                                               | 351 327                          | 371 937                          | 367 533                         |
| Intangible assets                                                 | 83 449                           | 94 060                           | 96 655                          |
| Other assets                                                      | 188 331                          | 149 341                          | 159 087                         |
| <b>Total assets</b>                                               | <b>19 628 024</b>                | <b>23 034 718</b>                | <b>24 779 606</b>               |
| <b>LIABILITIES</b>                                                |                                  |                                  |                                 |
| Financial instruments at fair value through profit or loss        | 32 021                           | 42 588                           | -                               |
| Deposits and balances from banks and other financial institutions | 184 535                          | 160 245                          | 220 272                         |
| Current accounts and deposits from customers                      | 14 991 159                       | 18 604 463                       | 20 380 323                      |
| Other borrowed funds                                              | 828 825                          | 742 175                          | 350 002                         |
| Provision for guarantees and letters of credit issued             | 12 314                           | 17 034                           | 10 408                          |
| Other liabilities                                                 | 64 577                           | 507 894                          | 617 911                         |
| Current tax liability                                             | 14 751                           | 18 194                           | 34 846                          |
| Deferred tax liability                                            | 7 908                            | 8 265                            | 7 908                           |
| <b>Total liabilities</b>                                          | <b>16 136 090</b>                | <b>20 100 858</b>                | <b>21 621 670</b>               |
| <b>EQUITY</b>                                                     |                                  |                                  |                                 |
| Share capital                                                     | 1 050 000                        | 700 000                          | 700 000                         |
| Revaluation reserve for available-for-sale financial assets       | 1 987                            | (21)                             | (129)                           |
| Retained earnings                                                 | 2 439 947                        | 2 233 881                        | 2 458 065                       |
| <b>Total equity</b>                                               | <b>3 491 934</b>                 | <b>2 933 860</b>                 | <b>3 157 936</b>                |
| <b>Total liabilities and equity</b>                               | <b>19 628 024</b>                | <b>23 034 718</b>                | <b>24 779 606</b>               |

**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 September<br>2016<br>KGS '000 | 30 September<br>2015<br>KGS '000 |
|------------------------------------------------------------------------|----------------------------------|----------------------------------|
| Interest income                                                        | 1 561 515                        | 1 703 708                        |
| Interest expense                                                       | (643 241)                        | (595 335)                        |
| <b>Net interest income</b>                                             | <b>918 274</b>                   | <b>1 108 373</b>                 |
| Fee and commission income                                              | 235 302                          | 201 071                          |
| Fee and commission expense                                             | (69 593)                         | (55 814)                         |
| <b>Net fee and commission income</b>                                   | <b>165 709</b>                   | <b>145 257</b>                   |
| Net loss on financial instruments at fair value through profit or loss | 21 220                           | (56 842)                         |
| Net foreign exchange income                                            | 228 620                          | 326 511                          |
| Other operating income                                                 | 8 718                            | 4 209                            |
| <b>Operating income</b>                                                | <b>1 342 541</b>                 | <b>1 527 508</b>                 |
| Impairment losses                                                      | (306 925)                        | (321 215)                        |
| Operating expenses                                                     | (666 857)                        | (613 917)                        |
| <b>Profit before income tax</b>                                        | <b>368 759</b>                   | <b>592 376</b>                   |
| Income tax expense                                                     | (36 877)                         | (59 241)                         |
| <b>Profit for the quarter</b>                                          | <b>331 882</b>                   | <b>533 135</b>                   |
| <b>Other comprehensive (loss)/income</b>                               |                                  |                                  |
| Net change in fair value of available-for-sale financial assets        | 2 116                            | 29                               |
| <b>Total comprehensive income for the period</b>                       | <b>333 998</b>                   | <b>533 164</b>                   |

**Chairman of the Board**  
**Kapyshev B.S.**



**Chief accountant**  
**Baryktabasova A.K.**