

OJSC «Optima Bank»
Statement of Financial Position

	31 December 2016 KGS '000	31 December 2015 KGS '000
ASSETS		
Cash on hand	1 468 043	1 172 604
Accounts with the National Bank	2 649 154	2 642 296
Accounts with other banks and financial institutions	2 142 831	6 421 002
Loans and advances to banks and other financial institutions	29 389	15 802
Available-for-sale financial assets	1 565 435	398 582
- Held by the Bank		
Loans to customers	12 780 643	14 609 514
- Provisions	(1 333 065)	(1 103 469)
Loans to customers, net of provisions	11 447 578	13 506 045
Property, equipment	344 915	367 533
Intangible assets	76 697	96 655
Other assets	183 127	159 087
Total assets	19 907 169	24 779 606
LIABILITIES		
Financial instruments at fair value through profit or loss	33 900	-
Deposits and balances from banks and other financial institutions	119 338	220 272
Current accounts and deposits from customers	15 197 654	20 380 323
Other borrowed funds	822 882	350 002
Provision for guarantees and letters of credit issued	15 505	10 408
Other liabilities	92 371	617 911
Current tax liability	2 766	34 846
Deferred tax liability	7 082	7 908
Total liabilities	16 291 498	21 621 670
EQUITY		
Share capital	1 050 000	700 000
Revaluation reserve for available-for-sale financial assets	228	(129)
Retained earnings	2 565 443	2 458 065
Total equity	3 615 671	3 157 936
Total liabilities and equity	19 907 169	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 December 2016 KGS '000	31 December 2015 KGS '000
Interest income	2 046 581	2 277 067
Interest expense	(764 242)	(834 192)
Net interest income	1 282 339	1 442 875
Fee and commission income	321 405	281 665
Fee and commission expense	(95 527)	(78 943)
Net fee and commission income	225 878	202 722
Net loss on financial instruments at fair value through profit or loss	32 911	66 610
Net foreign exchange income	288 666	294 312
Other operating income	13 541	6 768
Operating income	1 843 335	2 013 287
Impairment losses	(284 118)	(196 851)
Operating expenses	(1 059 124)	(965 394)
Profit before income tax	500 093	851 042
Income tax expense	(42 715)	(93 723)
Profit for the quarter	457 378	757 319
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	357	(79)
Total comprehensive income for the period	457 735	757 240

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.