

OJSC «Optima Bank»
Statement of Financial Position

	30 April 2016 KGS '000	30 April 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 714 316	1 170 889	1 172 604
Accounts with the National Bank	4 919 704	1 650 170	2 642 296
Accounts with other banks and financial institutions	3 306 841	3 173 461	6 421 002
Loans and advances to banks and other financial institutions	28 076	39 713	15 802
Available-for-sale financial assets - Held by the Bank	-	399 268	398 582
Loans to customers - Provisions	12 859 824 (1 222 865)	13 324 127 (792 352)	14 609 514 (1 103 469)
Loans to customers, net of provisions	11 636 959	12 531 775	13 506 045
Property, equipment	358 783	387 881	367 533
Intangible assets	87 100	93 693	96 655
Other assets	221 311	151 573	159 087
Total assets	22 273 090	19 598 423	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	12 594	10 921	-
Deposits and balances from banks and other financial institutions	493 495	175 535	220 272
Current accounts and deposits from customers	17 034 681	15 471 364	20 380 323
Other borrowed funds	817 467	685 137	350 002
Loans from the National Bank	527 056	-	-
Provision for guarantees and letters of credit issued	16 420	60 985	10 408
Other liabilities	108 422	507 377	617 911
Current tax liability	2 578	27 834	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	19 020 621	16 947 418	21 621 670
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	-	(122)	(129)
Retained earnings	2 552 469	1 951 127	2 458 065
Total equity	3 252 469	2 651 005	3 157 936
Total liabilities and equity	22 273 090	19 598 423	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 April 2016 KGS '000	30 April 2015 KGS '000
Interest income	722 667	782 284
Interest expense	(316 457)	(266 874)
Net interest income	406 210	515 410
Fee and commission income	97 534	83 303
Fee and commission expense	(29 456)	(25 311)
Net fee and commission income	68 078	57 992
Net loss on financial instruments at fair value through profit or loss	4 597	(3 656)
Net foreign exchange income	122 322	103 274
Other operating income	4 710	1 816
Operating income	605 917	674 836
Impairment losses	(208 079)	(124 461)
Operating expenses	(293 057)	(272 163)
Profit before income tax	104 781	278 212
Income tax expense	(10 377)	(27 831)
Profit for the quarter	94 404	250 381
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	129	(72)
Total comprehensive income for the period	94 533	250 309

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.