

OJSC «Optima Bank»
Statement of Financial Position

	31 May 2016 KGS '000	31 May 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 821 359	1 100 828	1 172 604
Accounts with the National Bank	3 418 666	1 698 943	2 642 296
Accounts with other banks and financial institutions	2 017 607	3 088 399	6 421 002
Loans and advances to banks and other financial institutions	61 183	38 059	15 802
Available-for-sale financial assets - Held by the Bank	1 218 027	-	398 582
Loans to customers - Provisions	12 875 782 (1 268 402)	12 967 563 (822 417)	14 609 514 (1 103 469)
Loans to customers, net of provisions	11 607 380	12 145 146	13 506 045
Property, equipment	353 852	383 361	367 533
Intangible assets	85 548	91 585	96 655
Other assets	246 012	137 407	159 087
Total assets	20 829 634	18 683 728	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	8 398	24 697	-
Deposits and balances from banks and other financial institutions	150 692	68 673	220 272
Current accounts and deposits from customers	15 931 228	14 644 143	20 380 323
Other borrowed funds	827 955	666 456	350 002
Loans from the National Bank	527 201	-	-
Provision for guarantees and letters of credit issued	21 332	62 478	10 408
Other liabilities	87 451	520 654	617 911
Current tax liability	3 823	9 326	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	17 565 988	16 004 692	21 621 670
EQUITY			
Share capital	1 050 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	(27)	-	(129)
Retained earnings	2 213 673	1 979 036	2 458 065
Total equity	3 263 646	2 679 036	3 157 936
Total liabilities and equity	20 829 634	18 683 728	24 779 606

Chairman of the Board
Kapyshev B.S.

Optima Bank

Chief accountant
Baryktabasova A.K.

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Statement of Profit or Loss and Other Comprehensive Income

	31 May 2016 KGS '000	31 May 2015 KGS '000
Interest income	892 132	964 881
Interest expense	(393 914)	(332 316)
Net interest income	498 218	632 565
Fee and commission income	124 488	104 554
Fee and commission expense	(36 652)	(31 570)
Net fee and commission income	87 836	72 984
Net loss on financial instruments at fair value through profit or loss	7 983	16 481
Net foreign exchange income	143 531	102 560
Other operating income	5 633	2 103
Operating income	743 201	826 693
Impairment losses	(260 370)	(176 225)
Operating expenses	(365 601)	(341 257)
Profit before income tax	117 230	309 211
Income tax expense	(11 622)	(30 921)
Profit for the quarter	105 608	278 290
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	102	50
Total comprehensive income for the period	105 710	278 340

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

A blue ink signature of the Chief accountant, Baryktabasova A.K., written over a horizontal line.