

OJSC «Optima Bank»
Statement of Financial Position

	31 July 2016 KGS '000	31 July 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 639 789	1 276 891	1 172 604
Accounts with the National Bank	3 770 863	1 488 991	2 642 296
Accounts with other banks and financial institutions	3 646 898	3 271 637	6 421 002
Loans and advances to banks and other financial institutions	95 434	98 356	15 802
Available-for-sale financial assets	172 659	-	398 582
- Held by the Bank			
Loans to customers	13 059 497	13 739 053	14 609 514
- Provisions	(1 338 462)	(912 630)	(1 103 469)
Loans to customers, net of provisions	11 721 035	12 826 423	13 506 045
Property, equipment	360 032	373 625	367 533
Intangible assets	89 249	87 508	96 655
Other assets	184 216	140 068	159 087
Total assets	21 680 175	19 563 499	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	28 378	23 105	-
Deposits and balances from banks and other financial institutions	174 015	150 524	220 272
Current accounts and deposits from customers	17 212 482	15 300 216	20 380 323
Other borrowed funds	812 004	706 118	350 002
Provision for guarantees and letters of credit issued	11 540	57 823	10 408
Other liabilities	64 735	495 165	617 911
Current tax liability	13 656	16 420	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	18 324 718	16 757 636	21 621 670
EQUITY			
Share capital	1 050 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	3 730	-	(129)
Retained earnings	2 301 727	2 105 863	2 458 065
Total equity	3 355 457	2 805 863	3 157 936
Total liabilities and equity	21 680 175	19 563 499	24 779 606

Acting Chairman of the Board
Kurmanbekov B.D.

Chief accountant
Baryktabasova A.K.



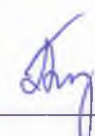
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Statement of Profit or Loss and Other Comprehensive Income

	31 July 2016 KGS '000	31 July 2015 KGS '000
Interest income	1 225 922	1 331 460
Interest expense	(527 698)	(459 399)
Net interest income	698 224	872 061
Fee and commission income	178 435	152 180
Fee and commission expense	(51 027)	(42 951)
Net fee and commission income	127 408	109 229
Net loss on financial instruments at fair value through profit or loss	14 405	734
Net foreign exchange income	185 188	171 731
Other operating income	6 374	3 551
Operating income	1 031 599	1 157 306
Impairment losses	(297 694)	(227 943)
Operating expenses	(518 788)	(479 231)
Profit before income tax	215 117	450 132
Income tax expense	(21 455)	(45 015)
Profit for the quarter	193 662	405 117
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	3 859	50
Total comprehensive income for the period	197 521	405 167



 Acting Chairman of the Board
 Kurmanbekov B.D.


 Chief accountant
 Baryktabasova A.K.