

OJSC «Optima Bank»
Statement of Financial Position

	30 August 2016 KGS '000	31 August 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 614 004	1 469 837	1 172 604
Accounts with the National Bank	2 110 837	1 310 130	2 642 296
Accounts with other banks and financial institutions	3 208 273	3 247 518	6 421 002
Loans and advances to banks and other financial institutions	95 460	76 429	15 802
Available-for-sale financial assets - Held by the Bank	1 260 731	250 000	398 582
Loans to customers	13 151 055	14 081 757	14 609 514
- Provisions	(1 356 431)	(1 026 357)	(1 103 469)
Loans to customers, net of provisions	11 794 624	13 055 400	13 506 045
Property, equipment	356 110	368 558	367 533
Intangible assets	86 460	94 605	96 655
Other assets	189 819	145 388	159 087
Total assets	20 716 318	20 017 865	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	42 338	48 774	-
Deposits and balances from banks and other financial institutions	179 886	134 554	220 272
Current accounts and deposits from customers	16 155 286	15 651 375	20 380 323
Other borrowed funds	820 551	756 905	350 002
Provision for guarantees and letters of credit issued	12 186	27 032	10 408
Other liabilities	69 179	497 856	617 911
Current tax liability	9 974	14 090	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	17 297 308	17 138 851	21 621 670
EQUITY			
Share capital	1 050 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	2 975	56	(129)
Retained earnings	2 366 035	2 178 958	2 458 065
Total equity	3 419 010	2 879 014	3 157 936
Total liabilities and equity	20 716 318	20 017 865	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 August 2016 KGS '000	31 August 2015 KGS '000
Interest income	1 396 287	1 515 960
Interest expense	(589 520)	(525 480)
Net interest income	806 767	990 480
Fee and commission income	207 300	175 673
Fee and commission expense	(58 793)	(48 434)
Net fee and commission income	148 507	127 239
Net loss on financial instruments at fair value through profit or loss	17 678	(29 660)
Net foreign exchange income	208 061	250 706
Other operating income	8 348	3 866
Operating income	1 189 361	1 342 631
Impairment losses	(304 183)	(264 098)
Operating expenses	(598 609)	(547 184)
Profit before income tax	286 569	531 349
Income tax expense	(28 600)	(53 137)
Profit for the quarter	257 969	478 212
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	3 104	105
Total comprehensive income for the period	261 073	478 317

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.