

OJSC «Optima Bank»
Statement of Financial Position

	31 October 2016 KGS '000	31 October 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 584 401	1 180 723	1 172 604
Accounts with the National Bank	3 398 595	2 161 924	2 642 296
Accounts with other banks and financial institutions	1 308 421	7 387 164	6 421 002
Loans and advances to banks and other financial institutions	66 688	76 336	15 802
Available-for-sale financial assets	827 799	150 000	398 582
- Held by the Bank			
Loans to customers	12 931 591	14 286 269	14 609 514
- Provisions	(1 349 308)	(1 157 977)	(1 103 469)
Loans to customers, net of provisions	11 582 283	13 128 292	13 506 045
Property, equipment	347 727	368 042	367 533
Intangible assets	80 439	92 565	96 655
Other assets	248 950	148 763	159 087
Total assets	19 445 303	24 693 809	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	33 667	34 863	-
Deposits and balances from banks and other financial institutions	190 867	182 395	220 272
Current accounts and deposits from customers	14 696 647	19 827 950	20 380 323
Other borrowed funds	810 235	1 096 272	350 002
Provision for guarantees and letters of credit issued	13 768	15 050	10 408
Other liabilities	91 013	496 575	617 911
Current tax liability	22 516	21 717	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	15 866 621	21 683 087	21 621 670
EQUITY			
Share capital	1 050 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	853	125	(129)
Retained earnings	2 527 829	2 310 597	2 458 065
Total equity	3 578 682	3 010 722	3 157 936
Total liabilities and equity	19 445 303	24 693 809	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 October 2016 KGS '000	31 October 2015 KGS '000
Interest income	1 727 685	1 894 789
Interest expense	(684 176)	(672 045)
Net interest income	1 043 509	1 222 744
Fee and commission income	262 281	227 847
Fee and commission expense	(78 423)	(62 489)
Net fee and commission income	183 858	165 358
Net loss on financial instruments at fair value through profit or loss	24 909	(58 257)
Net foreign exchange income	248 785	360 964
Other operating income	11 450	4 600
Operating income	1 512 511	1 695 409
Impairment losses	(308 345)	(334 570)
Operating expenses	(737 760)	(683 223)
Profit before income tax	466 406	677 616
Income tax expense	(46 642)	(67 765)
Profit for the quarter	419 764	609 851
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	982	175
Total comprehensive income for the period	420 746	610 026

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.