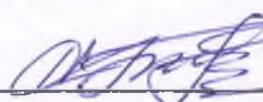
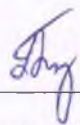


OJSC «Optima Bank»
Statement of Financial Position

	30 November 2016 KGS '000	30 November 2015 KGS '000	31 December 2015 KGS '000
ASSETS			
Cash on hand	1 247 112	1 235 545	1 172 604
Accounts with the National Bank	3 261 897	1 813 615	2 642 296
Accounts with other banks and financial institutions	2 315 848	7 638 908	6 421 002
Loans and advances to banks and other financial institutions	66 551	76 363	15 802
Available-for-sale financial assets - Held by the Bank	1 014 230	-	398 582
Loans to customers	12 536 018	14 827 071	14 609 514
- Provisions	(1 350 694)	(1 233 387)	(1 103 469)
Loans to customers, net of provisions	11 185 324	13 593 684	13 506 045
Property, equipment	348 448	370 822	367 533
Intangible assets	77 542	90 461	96 655
Other assets	191 733	198 151	159 087
Total assets	19 708 685	25 017 549	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	37 540	51 638	-
Deposits and balances from banks and other financial institutions	143 691	173 624	220 272
Current accounts and deposits from customers	14 918 562	20 801 173	20 380 323
Other borrowed funds	816 454	345 376	350 002
Provision for guarantees and letters of credit issued	15 440	12 509	10 408
Other liabilities	171 544	520 026	617 911
Current tax liability	7 228	17 111	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	16 118 367	21 929 722	21 621 670
EQUITY			
Share capital	1 050 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	236	-	(129)
Retained earnings	2 540 082	2 387 827	2 458 065
Total equity	3 590 318	3 087 827	3 157 936
Total liabilities and equity	19 708 685	25 017 549	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 November 2016 KGS '000	30 November 2015 KGS '000
Interest income	1 884 805	2 083 049
Interest expense	(724 761)	(750 908)
Net interest income	1 160 044	1 332 141
Fee and commission income	289 035	251 903
Fee and commission expense	(86 154)	(69 953)
Net fee and commission income	202 881	181 950
Net loss on financial instruments at fair value through profit or loss	28 720	(97 650)
Net foreign exchange income	268 787	433 498
Other operating income	13 168	6 417
Operating income	1 673 600	1 856 356
Impairment losses	(304 296)	(338 248)
Operating expenses	(889 284)	(754 681)
Profit before income tax	480 020	763 427
Income tax expense	(48 003)	(76 346)
Profit for the quarter	432 017	687 081
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	365	50
Total comprehensive income for the period	432 382	687 131

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.