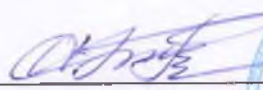
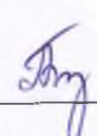


OJSC «Optima Bank»
Statement of Financial Position

	31 March 2017 KGS '000	31 March 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 319 687	1 938 632	1 468 043
Accounts with the National Bank	2 508 462	4 065 540	2 649 154
Accounts with other banks and financial institutions	1 846 700	4 207 006	2 142 831
Loans and advances to banks and other financial institutions	16 874	30 591	29 389
Available-for-sale financial assets	2 049 154	279 898	1 565 435
- Held by the Bank			
Loans to customers	13 568 731	13 041 714	12 780 643
- Provisions	(1 391 807)	(1 199 519)	(1 333 065)
Loans to customers, net of provisions	12 176 924	11 842 195	11 447 578
Property, equipment and intangible assets	402 648	450 975	421 612
Other assets	218 574	176 614	183 127
Total assets	20 539 023	22 991 451	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	9 465	8 403	33 900
Deposits and balances from banks and other financial institutions	265 862	71 379	119 338
Current accounts and deposits from customers	15 606 651	17 776 946	15 197 654
Other borrowed funds	834 586	833 668	822 882
Loans from the National Bank	-	527 177	-
Other liabilities	258 101	544 670	117 724
Total liabilities	16 974 665	19 762 243	16 291 498
EQUITY			
Share capital	1 050 000	700 000	1 050 000
Revaluation reserve for available-for-sale financial assets	2 556	(10)	228
Retained earnings	2 511 802	2 529 218	2 565 443
Total equity	3 564 358	3 229 208	3 615 671
Total liabilities and equity	20 539 023	22 991 451	19 907 169


Chairman of the Board
Kapyshev B.S.




Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 March 2017 KGS '000	31 March 2016 KGS '000
Interest income	469 050	553 546
Interest expense	(111 817)	(235 884)
Net interest income	357 233	317 662
Fee and commission income	82 606	69 883
Fee and commission expense	(28 980)	(21 991)
Net fee and commission income	53 626	47 892
Net loss on financial instruments at fair value through profit or loss	7 288	1 347
Net foreign exchange income	49 093	93 339
Other operating income	1 462	4 107
Operating income	468 702	464 347
Impairment losses	(69 345)	(164 687)
Operating expenses	(332 015)	(220 659)
Profit before income tax	67 342	79 001
Income tax expense	(6 743)	(7 848)
Profit for the quarter	60 599	71 153
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 328	119
Total comprehensive income for the period	62 927	71 272

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.