

OJSC «Optima Bank»
Statement of Financial Position

	30 June 2017 KGS '000	30 June 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 363 351	1 657 164	1 468 043
Accounts with the National Bank	2 510 963	2 189 690	2 649 154
Accounts with other banks and financial institutions	2 655 577	1 917 276	2 142 831
Loans and advances to banks and other financial institutions	24 043	98 284	29 389
Available-for-sale financial assets	1 703 178	2 368 117	1 565 435
- Held by the Bank			
Loans to customers	14 953 569	12 917 740	12 780 643
- Provisions	(1 372 024)	(1 302 409)	(1 333 065)
Loans to customers, net of provisions	13 581 545	11 615 331	11 447 578
Property, equipment and intangible assets	396 171	447 885	421 612
Other assets	300 440	231 648	183 127
Total assets	22 535 268	20 525 395	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	19 182	24 338	33 900
Deposits and balances from banks and other financial institutions	86 424	178 458	119 338
Current accounts and deposits from customers	16 461 424	15 912 761	15 197 654
Other borrowed funds	1 356 996	838 108	822 882
Loans from the National Bank	451 171	173 433	-
Other liabilities	409 796	102 169	117 724
Total liabilities	18 784 993	17 229 267	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	4 819	912	228
Retained earnings	2 695 456	2 245 216	2 565 443
Total equity	3 750 275	3 296 128	3 615 671
Total liabilities and equity	22 535 268	20 525 395	19 907 169

Acting Chairman of the Board
Turbatov R.R.



Chief accountant
Baryktabasova A.K.

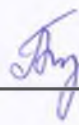
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Statement of Profit or Loss and Other Comprehensive Income

	30 June 2017 KGS '000	30 June 2016 KGS '000
Interest income	974 737	1 058 111
Interest expense	(217 596)	(463 002)
Net interest income	757 141	595 109
Fee and commission income	177 437	153 454
Fee and commission expense	(58 198)	(44 649)
Net fee and commission income	119 239	108 805
Net loss on financial instruments at fair value through profit or loss	11 115	11 315
Net foreign exchange income	105 336	165 809
Other operating income	1 963	6 090
Operating income	994 794	887 128
Impairment losses	(113 330)	(296 108)
Operating expenses	(610 064)	(438 743)
Profit before income tax	271 400	152 277
Income tax expense	(27 147)	(15 126)
Profit for the quarter	244 253	137 151
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	4 591	1 041
Total comprehensive income for the period	248 844	138 192



Acting Chairman of the Board
Turbatov R.R.


Chief accountant
Baryktabasova A.K.