

OJSC «Optima Bank»
Statement of Financial Position

	30 September 2017 KGS '000	30 September 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 608 163	1 456 823	1 468 043
Accounts with the National Bank	1 717 348	4 034 593	2 649 154
Accounts with other banks and financial institutions	5 222 795	1 634 220	2 142 831
Loans and advances to banks and other financial institutions	18 176	91 640	29 389
Available-for-sale financial assets	2 364 830	149 494	1 565 435
- Held by the Bank			
Loans to customers	15 896 035	12 980 945	12 780 643
- Provisions	(1 455 476)	(1 342 798)	(1 333 065)
Loans to customers, net of provisions	14 440 559	11 638 147	11 447 578
Property, equipment and intangible assets	399 020	434 776	421 612
Other assets	309 516	188 331	183 127
Total assets	26 080 407	19 628 024	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	22 040	32 021	33 900
Deposits and balances from banks and other financial institutions	183 685	184 535	119 338
Current accounts and deposits from customers	19 321 052	14 991 159	15 197 654
Other borrowed funds	1 757 025	828 825	822 882
Loans from the National Bank	451 849	-	-
Other liabilities	422 072	99 550	117 724
Total liabilities	22 157 723	16 136 090	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	2 556	1 987	228
Retained earnings	2 870 128	2 439 947	2 565 443
Total equity	3 922 684	3 491 934	3 615 671
Total liabilities and equity	26 080 407	19 628 024	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

	30 September 2017 KGS '000	30 September 2016 KGS '000
Interest income	1 529 151	1 561 515
Interest expense	(332 670)	(643 241)
Net interest income	1 196 481	918 274
Fee and commission income	280 002	235 302
Fee and commission expense	(88 398)	(69 593)
Net fee and commission income	191 604	165 709
Net loss on financial instruments at fair value through profit or loss	15 425	21 220
Net foreign exchange income	170 031	228 620
Other operating income	2 837	8 718
Operating income	1 576 378	1 342 541
Impairment losses	(220 689)	(306 925)
Operating expenses	(890 197)	(666 857)
Profit before income tax	465 492	368 759
Income tax expense	(46 567)	(36 877)
Profit for the quarter	418 925	331 882
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 328	2 116
Total comprehensive income for the period	421 253	333 998

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.