

OJSC «Optima Bank»
Statement of Financial Position

	31 December 2017 KGS '000	31 December 2016 KGS '000
ASSETS		
Cash on hand	1 391 003	1 468 043
Accounts with the National Bank	2 440 157	2 649 154
Accounts with other banks and financial institutions	5 363 906	2 142 831
Loans and advances to banks and other financial institutions	32 265	29 389
Available-for-sale financial assets		
- Held by the Bank	1 008 528	1 565 435
Loans to customers	16 788 260	12 780 643
- Provisions	(1 521 658)	(1 333 065)
Loans to customers, net of provisions	15 266 602	11 447 578
Property, equipment and intangible assets	384 822	421 612
Other assets	447 128	183 127
Total assets	26 334 411	19 907 169
LIABILITIES		
Financial instruments at fair value through profit or loss	23 715	33 900
Deposits and balances from banks and other financial institutions	323 550	119 338
Current accounts and deposits from customers	18 965 740	15 197 654
Other borrowed funds	2 113 414	822 882
Loans from the National Bank	451 910	-
Other liabilities	348 225	117 724
Total liabilities	22 226 554	16 291 498
EQUITY		
Share capital	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	1 627	228
Retained earnings	3 056 230	2 565 443
Total equity	4 107 857	3 615 671
Total liabilities and equity	26 334 411	19 907 169

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 December 2017 KGS '000	31 December 2016 KGS '000
Interest income	2 109 504	2 046 581
Interest expense	(457 895)	(764 242)
Net interest income	1 651 609	1 282 339
Fee and commission income	391 421	321 405
Fee and commission expense	(123 862)	(95 527)
Net fee and commission income	267 559	225 878
Net loss on financial instruments at fair value through profit or loss	20 946	32 911
Net foreign exchange income	233 323	288 666
Other operating income	7 545	13 541
Operating income	2 180 982	1 843 335
Impairment losses	(273 663)	(284 118)
Operating expenses	(1 222 428)	(1 059 124)
Profit before income tax	684 891	500 093
Income tax expense	(79 864)	(42 715)
Profit for the quarter	605 027	457 378
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	1 399	357
Total comprehensive income for the period	606 426	457 735
Earnings per share		
Basic and diluted earnings per share (KGS)	28,81	21,78

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.