

OJSC «Optima Bank»
Statement of Financial Position

	31 January 2017	29 January 2016	31 December 2016
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	1 373 990	1 293 008	1 468 043
Accounts with the National Bank	3 233 277	2 378 949	2 649 154
Accounts with other banks and financial institutions	1 956 992	5 760 273	2 142 831
Loans and advances to banks and other financial institutions	35 235	12 581	29 389
Available-for-sale financial assets - Held by the Bank	1 411 682	650 000	1 565 435
Loans to customers	12 759 967	14 117 673	12 780 643
- Provisions	(1 351 137)	(1 138 425)	(1 333 065)
Loans to customers, net of provisions	11 408 830	12 979 248	11 447 578
Property, equipment	340 485	362 320	344 915
Intangible assets	74 250	93 991	76 697
Other assets	214 814	177 698	183 127
Total assets	20 049 555	23 708 068	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	25 931	-	33 900
Deposits and balances from banks and other financial institutions	184 907	222 268	119 338
Current accounts and deposits from customers	15 246 008	18 894 343	15 197 654
Other borrowed funds	804 310	813 913	822 882
Provision for guarantees and letters of credit issued	20 659	11 870	15 505
Other liabilities	95 398	528 400	92 371
Current tax liability	7 418	38 455	2 766
Deferred tax liability	7 082	7 908	7 082
Total liabilities	16 391 713	20 517 157	16 291 498
EQUITY			
Share capital	1 050 000	700 000	1 050 000
Revaluation reserve for available-for-sale financial assets	537	361	228
Retained earnings	2 607 305	2 490 550	2 565 443
Total equity	3 657 842	3 190 911	3 615 671
Total liabilities and equity	20 049 555	23 708 068	19 907 169

Acting Chairman of the Board
 Kurmanbekov B.D.

Chief accountant
 Baryktabasova A.K.

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Statement of Profit or Loss and Other Comprehensive Income

	31 January 2017 KGS '000	29 January 2016 KGS '000
Interest income	155 684	193 218
Interest expense	(38 257)	(77 304)
Net interest income	117 427	115 914
Fee and commission income	25 208	19 844
Fee and commission expense	(9 158)	(6 315)
Net fee and commission income	16 050	13 529
Net loss on financial instruments at fair value through profit or loss	4 146	-
Net foreign exchange income	17 179	18 466
Other operating income	312	511
Operating income	155 114	148 420
Impairment losses	(25 299)	(37 317)
Operating expenses	(83 303)	(75 008)
Profit before income tax	46 512	36 095
Income tax expense	(4 651)	(3 610)
Profit for the quarter	41 861	32 485
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	309	489
Total comprehensive income for the period	42 170	32 974

Acting Chairman of the Board

Kurmanbekov B.D.

Chief accountant

Baryktabasova A.K.