

OJSC «Optima Bank»
Statement of Financial Position

	28 February 2017 KGS '000	29 February 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 456 094	2 148 015	1 468 043
Accounts with the National Bank	3 011 072	3 109 330	2 649 154
Accounts with other banks and financial institutions	1 593 561	4 595 996	2 142 831
Loans and advances to banks and other financial institutions	25 083	12 572	29 389
Available-for-sale financial assets	1 417 688	700 000	1 565 435
- Held by the Bank	13 094 113	13 523 736	12 780 643
Loans to customers	(1 387 893)	(1 193 539)	(1 333 065)
- Provisions	11 706 220	12 330 197	11 447 578
Loans to customers, net of provisions	407 876	453 574	421 612
Property, equipment and intangible assets	221 118	358 620	183 127
Other assets			
Total assets	19 838 712	23 708 304	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	12 523	-	33 900
Deposits and balances from banks and other financial institutions	231 043	226 832	119 338
Current accounts and deposits from customers	14 952 614	18 387 742	15 197 654
Other borrowed funds	808 942	822 653	822 882
Loans from the National Bank	-	517 194	-
Other liabilities	159 738	547 430	117 724
Total liabilities	16 164 860	20 501 851	16 291 498
EQUITY			
Share capital	1 050 000	700 000	1 050 000
Revaluation reserve for available-for-sale financial assets	1 683	377	228
Retained earnings	2 622 169	2 506 076	2 565 443
Total equity	3 673 852	3 206 453	3 615 671
Total liabilities and equity	19 838 712	23 708 304	19 907 169

Chairman of the Board
Kapyshev B.S.

Optima Bank

Chief accountant
Baryktabasova A.K.

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Statement of Profit or Loss and Other Comprehensive Income

	28 February 2017 KGS '000	29 February 2016 KGS '000
Interest income	305 433	373 473
Interest expense	(73 171)	(154 395)
Net interest income	232 262	219 078
Fee and commission income	50 769	42 594
Fee and commission expense	(18 187)	(11 810)
Net fee and commission income	32 582	30 784
Net loss on financial instruments at fair value through profit or loss	6 117	-
Net foreign exchange income	32 227	59 571
Other operating income	1 225	1 010
Operating income	304 413	310 443
Impairment losses	(72 513)	(109 822)
Operating expenses	(168 863)	(147 334)
Profit before income tax	63 037	53 287
Income tax expense	(6 312)	(5 276)
Profit for the quarter	56 725	48 011
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	1 455	506
Total comprehensive income for the period	58 180	48 517

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.