

OJSC «Optima Bank»
Statement of Financial Position

	30 April 2017 KGS '000	30 April 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 448 931	1 714 316	1 468 043
Accounts with the National Bank	2 224 023	4 919 704	2 649 154
Accounts with other banks and financial institutions	1 912 734	3 306 841	2 142 831
Loans and advances to banks and other financial institutions	15 600	28 076	29 389
Available-for-sale financial assets	2 121 549	-	1 565 435
- Held by the Bank			
Loans to customers	13 721 400	12 859 824	12 780 643
- Provisions	(1 364 832)	(1 222 865)	(1 333 065)
Loans to customers, net of provisions	12 356 568	11 636 959	11 447 578
Property, equipment and intangible assets	397 130	445 883	421 612
Other assets	268 557	221 311	183 127
Total assets	20 745 092	22 273 090	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	3 773	12 594	33 900
Deposits and balances from banks and other financial institutions	164 043	493 495	119 338
Current accounts and deposits from customers	15 718 785	17 034 681	15 197 654
Other borrowed funds	962 171	817 467	822 882
Loans from the National Bank	-	527 056	-
Other liabilities	259 867	135 328	117 724
Total liabilities	17 108 639	19 020 621	16 291 498
EQUITY			
Share capital	1 050 000	700 000	1 050 000
Revaluation reserve for available-for-sale financial assets	1 292	-	228
Retained earnings	2 585 161	2 552 469	2 565 443
Total equity	3 636 453	3 252 469	3 615 671
Total liabilities and equity	20 745 092	22 273 090	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

	30 April 2017 KGS '000	30 April 2016 KGS '000
Interest income	631 991	722 667
Interest expense	(149 113)	(316 457)
Net interest income	482 878	406 210
Fee and commission income	111 975	97 534
Fee and commission expense	(38 307)	(29 456)
Net fee and commission income	73 668	68 078
Net loss on financial instruments at fair value through profit or loss	8 569	4 597
Net foreign exchange income	64 697	122 322
Other operating income	1 816	4 710
Operating income	631 628	605 917
Impairment losses	(62 104)	(208 079)
Operating expenses	(420 674)	(293 057)
Profit before income tax	148 850	104 781
Income tax expense	(14 892)	(10 377)
Profit for the quarter	133 958	94 404
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	1 064	129
Total comprehensive income for the period	135 022	94 533

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.