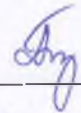


OJSC «Optima Bank»
Statement of Financial Position

	31 May 2017 KGS '000	31 May 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 518 126	1 821 359	1 468 043
Accounts with the National Bank	2 915 764	3 418 666	2 649 154
Accounts with other banks and financial institutions	1 518 050	2 017 607	2 142 831
Loans and advances to banks and other financial institutions	15 837	61 183	29 389
Available-for-sale financial assets	1 846 095	1 218 027	1 565 435
- Held by the Bank	14 288 811	12 875 782	12 780 643
Loans to customers	(1 387 219)	(1 268 402)	(1 333 065)
- Provisions	12 901 592	11 607 380	11 447 578
Loans to customers, net of provisions	394 963	439 400	421 612
Property, equipment and intangible assets	265 213	246 012	183 127
Other assets			
Total assets	21 375 640	20 829 634	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	13 456	8 398	33 900
Deposits and balances from banks and other financial institutions	185 640	150 692	119 338
Current accounts and deposits from customers	16 169 951	15 931 228	15 197 654
Other borrowed funds	1 008 446	827 955	822 882
Loans from the National Bank	-	527 201	-
Other liabilities	302 310	120 514	117 724
Total liabilities	17 679 803	17 565 988	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	6 869	(27)	228
Retained earnings	2 638 968	2 213 673	2 565 443
Total equity	3 695 837	3 263 646	3 615 671
Total liabilities and equity	21 375 640	20 829 634	19 907 169


Chairman of the Board
Kapyshhev B.S.




Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 May 2017 KGS '000	31 May 2016 KGS '000
Interest income	802 123	892 132
Interest expense	(185 299)	(393 914)
Net interest income	616 824	498 218
Fee and commission income	144 626	124 488
Fee and commission expense	(48 588)	(36 652)
Net fee and commission income	96 038	87 836
Net loss on financial instruments at fair value through profit or loss	9 825	7 983
Net foreign exchange income	83 330	143 531
Other operating income	2 137	5 633
Operating income	808 154	743 201
Impairment losses	(79 333)	(260 370)
Operating expenses	(520 185)	(365 601)
Profit before income tax	208 636	117 230
Income tax expense	(20 871)	(11 622)
Profit for the quarter	187 765	105 608
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	6 641	102
Total comprehensive income for the period	194 406	105 710

Chairman of the Board
Kapyshev B.S.

Chief accountant
Baryktabasova A.K.