

OJSC «Optima Bank»
Statement of Financial Position

	31 July 2017 KGS '000	31 July 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 550 174	1 639 789	1 468 043
Accounts with the National Bank	2 916 865	3 770 863	2 649 154
Accounts with other banks and financial institutions	3 530 301	3 646 898	2 142 831
Loans and advances to banks and other financial institutions	17 973	95 434	29 389
Available-for-sale financial assets	1 210 560	172 659	1 565 435
- Held by the Bank			
Loans to customers	15 430 071	13 059 497	12 780 643
- Provisions	(1 401 100)	(1 338 462)	(1 333 065)
Loans to customers, net of provisions	14 028 971	11 721 035	11 447 578
Property, equipment and intangible assets	392 879	449 281	421 612
Other assets	340 160	184 216	183 127
Total assets	23 987 883	21 680 175	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	15 068	28 378	33 900
Deposits and balances from banks and other financial institutions	265 063	174 015	119 338
Current accounts and deposits from customers	17 662 870	17 212 482	15 197 654
Other borrowed funds	1 390 409	812 004	822 882
Loans from the National Bank	451 910	-	-
Other liabilities	394 997	97 839	117 724
Total liabilities	20 180 317	18 324 718	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	2 343	3 730	228
Retained earnings	2 755 223	2 301 727	2 565 443
Total equity	3 807 566	3 355 457	3 615 671
Total liabilities and equity	23 987 883	21 680 175	19 907 169

Acting Chairman of the Board
Kurmanbekov B.D.



Chief accountant
Baryktasova A.K.

Handwritten signature of Chief accountant Baryktasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 July 2017 KGS '000	31 July 2016 KGS '000
Interest income	1 156 873	1 225 922
Interest expense	(254 275)	(527 698)
Net interest income	902 598	698 224
Fee and commission income	210 942	178 435
Fee and commission expense	(67 253)	(51 027)
Net fee and commission income	143 689	127 408
Net loss on financial instruments at fair value through profit or loss	12 367	14 405
Net foreign exchange income	123 741	185 188
Other operating income	2 265	6 374
Operating income	1 184 660	1 031 599
Impairment losses	(137 035)	(297 694)
Operating expenses	(709 817)	(518 788)
Profit before income tax	337 808	215 117
Income tax expense	(33 788)	(21 455)
Profit for the quarter	304 020	193 662
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 115	3 859
Total comprehensive income for the period	306 135	197 521


Acting Chairman of the Board
Kurmanbekov B.D.




Chief accountant
Baryktabasova A.K.