

OJSC «Optima Bank»
Statement of Financial Position

	31 August 2017 KGS '000	30 August 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 410 312	1 614 004	1 468 043
Accounts with the National Bank	2 819 785	2 110 837	2 649 154
Accounts with other banks and financial institutions	4 595 357	3 208 273	2 142 831
Loans and advances to banks and other financial institutions	18 274	95 460	29 389
Available-for-sale financial assets	940 710	1 260 731	1 565 435
- Held by the Bank			
Loans to customers	15 737 296	13 151 055	12 780 643
- Provisions	(1 422 995)	(1 356 431)	(1 333 065)
Loans to customers, net of provisions	14 314 301	11 794 624	11 447 578
Property, equipment and intangible assets	393 287	442 570	421 612
Other assets	333 279	189 819	183 127
Total assets	24 825 305	20 716 318	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	23 881	42 338	33 900
Deposits and balances from banks and other financial institutions	158 734	179 886	119 338
Current accounts and deposits from customers	18 518 881	16 155 286	15 197 654
Other borrowed funds	1 410 189	820 551	822 882
Loans from the National Bank	451 910	-	-
Other liabilities	392 819	99 247	117 724
Total liabilities	20 956 414	17 297 308	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	471	2 975	228
Retained earnings	2 818 420	2 366 035	2 565 443
Total equity	3 868 891	3 419 010	3 615 671
Total liabilities and equity	24 825 305	20 716 318	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

	31 August 2017 KGS '000	30 August 2016 KGS '000
Interest income	1 342 697	1 396 287
Interest expense	(292 553)	(589 520)
Net interest income	1 050 144	806 767
Fee and commission income	245 997	207 300
Fee and commission expense	(77 536)	(58 793)
Net fee and commission income	168 461	148 507
Net loss on financial instruments at fair value through profit or loss	13 818	17 678
Net foreign exchange income	147 465	208 061
Other operating income	2 576	8 348
Operating income	1 382 464	1 189 361
Impairment losses	(172 888)	(304 183)
Operating expenses	(801 549)	(598 609)
Profit before income tax	408 027	286 569
Income tax expense	(40 810)	(28 600)
Profit for the quarter	367 217	257 969
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	243	3 104
Total comprehensive income for the period	367 460	261 073



Chairman of the Board
Kapyshev B.S.


Chief accountant
Baryktabasova A.K.