

OJSC «Optima Bank»
Statement of Financial Position

	31 October 2017 KGS '000	31 October 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 474 593	1 584 401	1 468 043
Accounts with the National Bank	1 983 585	3 398 595	2 649 154
Accounts with other banks and financial institutions	4 996 825	1 308 421	2 142 831
Loans and advances to banks and other financial institutions	32 084	66 688	29 389
Available-for-sale financial assets	1 521 562	827 799	1 565 435
- Held by the Bank			
Loans to customers	16 222 315	12 931 591	12 780 643
- Provisions	(1 484 054)	(1 349 308)	(1 333 065)
Loans to customers, net of provisions	14 738 261	11 582 283	11 447 578
Property, equipment and intangible assets	392 681	428 166	421 612
Other assets	327 790	248 950	183 127
Total assets	25 467 381	19 445 303	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	21 383	33 667	33 900
Deposits and balances from banks and other financial institutions	190 298	190 867	119 338
Current accounts and deposits from customers	18 610 863	14 696 647	15 197 654
Other borrowed funds	1 730 454	810 235	822 882
Loans from the National Bank	451 910	-	-
Other liabilities	465 411	135 205	117 724
Total liabilities	21 470 319	15 866 621	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	3 281	853	228
Retained earnings	2 943 781	2 527 829	2 565 443
Total equity	3 997 062	3 578 682	3 615 671
Total liabilities and equity	25 467 381	19 445 303	19 907 169

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

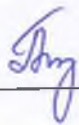
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Statement of Profit or Loss and Other Comprehensive Income

	31 October 2017 KGS '000	31 October 2016 KGS '000
Interest income	1 727 292	1 727 685
Interest expense	(374 729)	(684 176)
Net interest income	1 352 563	1 043 509
Fee and commission income	316 292	262 281
Fee and commission expense	(99 730)	(78 423)
Net fee and commission income	216 562	183 858
Net loss on financial instruments at fair value through profit or loss	17 114	24 909
Net foreign exchange income	191 351	248 785
Other operating income	6 638	11 450
Operating income	1 784 228	1 512 511
Impairment losses	(251 987)	(308 345)
Operating expenses	(984 910)	(737 760)
Profit before income tax	547 331	466 406
Income tax expense	(54 754)	(46 642)
Profit for the quarter	492 577	419 764
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	3 053	982
Total comprehensive income for the period	495 630	420 746



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