

OJSC «Optima Bank»
Statement of Financial Position

	30 November 2017 KGS '000	30 November 2016 KGS '000	31 December 2016 KGS '000
ASSETS			
Cash on hand	1 514 304	1 247 112	1 468 043
Accounts with the National Bank	2 057 403	3 261 897	2 649 154
Accounts with other banks and financial institutions	6 081 844	2 315 848	2 142 831
Loans and advances to banks and other financial institutions	32 584	66 551	29 389
Available-for-sale financial assets	1 175 986	1 014 230	1 565 435
- Held by the Bank	16 543 737	12 536 018	12 780 643
Loans to customers	(1 544 000)	(1 350 694)	(1 333 065)
- Provisions	14 999 737	11 185 324	11 447 578
Loans to customers, net of provisions	388 039	425 990	421 612
Property, equipment and intangible assets	330 090	191 733	183 127
Other assets			
Total assets	26 579 987	19 708 685	19 907 169
LIABILITIES			
Financial instruments at fair value through profit or loss	28 293	37 540	33 900
Deposits and balances from banks and other financial institutions	409 921	143 691	119 338
Current accounts and deposits from customers	19 065 037	14 918 562	15 197 654
Other borrowed funds	2 095 903	816 454	822 882
Loans from the National Bank	451 849	-	-
Other liabilities	466 452	202 120	117 724
Total liabilities	22 517 455	16 118 367	16 291 498
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	2 642	236	228
Retained earnings	3 009 890	2 540 082	2 565 443
Total equity	4 062 532	3 590 318	3 615 671
Total liabilities and equity	26 579 987	19 708 685	19 907 169

Chairman of the Board
Kapyshev B.S.

Optima Bank

Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 November 2017 KGS '000	30 November 2016 KGS '000
Interest income	1 915 057	1 884 805
Interest expense	(414 673)	(724 761)
Net interest income	1 500 384	1 160 044
Fee and commission income	352 145	289 035
Fee and commission expense	(110 543)	(86 154)
Net fee and commission income	241 602	202 881
Net loss on financial instruments at fair value through profit or loss	18 795	28 720
Net foreign exchange income	212 679	268 787
Other operating income	6 934	13 168
Operating income	1 980 394	1 673 600
Impairment losses	(282 112)	(304 296)
Operating expenses	(1 077 496)	(889 284)
Profit before income tax	620 786	480 020
Income tax expense	(62 100)	(48 003)
Profit for the quarter	558 686	432 017
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 414	365
Total comprehensive income for the period	561 100	432 382

Earnings per share

Basic and diluted earnings per share (KGS)	26,60	20,57
--	-------	-------

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.