

OJSC «Optima Bank»
Statement of Financial Position

	31 March 2015 KGS '000	31 March 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 063 481	861 950	1 217 576
Loans and advances to National Bank	1 433 985	1 430 777	1 603 671
Loans and advances to banks and other financial institutions	3 135 961	4 154 945	2 097 435
Available-for-sale financial assets	600 000	499 277	249 513
- Held by the Bank			
Loans to customers	14 156 135	10 902 473	14 186 764
- Provisions	(795 000)	(483 889)	(666 701)
Loans to customers, net of provisions	13 361 135	10 418 584	13 520 063
Property, equipment	390 133	315 889	395 584
Intangible assets	95 125	107 608	101 885
Other assets	143 090	127 510	130 406
Total assets	20 222 910	17 916 540	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	81 310	12 636	87 756
Deposits and balances from banks and other financial institutions	221 085	1 490 012	129 962
Current accounts and deposits from customers	15 944 586	12 807 760	15 049 260
Other borrowed funds	725 054	830 794	658 875
Provision for guarantees and letters of credit issued	62 641	50 969	54 639
Other liabilities	563 245	513 679	450 569
Current tax liability	21 610	25 264	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	17 627 796	15 739 202	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	-	1 002	(50)
Retained earnings	1 895 114	1 476 336	2 152 526
Total equity	2 595 114	2 177 338	2 852 476
Total liabilities and equity	20 222 910	17 916 540	19 316 133


Chairman of the Board
Kapshev B.S.




Deputy Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 March 2015 KGS '000	31 March 2014 KGS '000
Interest income	586 987	453 760
Interest expense	(199 017)	(112 060)
Net interest income	387 970	341 700
Fee and commission income	59 061	53 977
Fee and commission expense	(26 201)	(18 949)
Net fee and commission income	32 860	35 028
Net loss on financial instruments at fair value through profit or loss	(48 341)	628
Net foreign exchange income	126 559	51 165
Other operating income	1 316	332
Operating income	500 364	428 853
Impairment losses	(86 517)	(12 891)
Personnel expenses	(115 206)	(99 558)
Other general administrative expenses	(82 665)	(63 840)
	(284 388)	(176 289)
Profit before income tax	215 976	252 564
Income tax expense	(21 608)	(25 333)
Profit for the quarter	194 368	227 231
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	50	(1 254)
Total comprehensive income for the period	194 418	225 977

Chairman of the Board

Kapyshev B.S.



Deputy Chief accountant

Osmonova D.D.