OJSC «Optima Bank»
Statement of Financial Position

	30 June 2015 KGS '000	30 June 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 441 368	888 109	1 217 576
Loans and advances to National Bank	1 377 052	1 900 516	1 603 671
Loans and advances to banks and other financial institutions	3 615 044	1 342 292	2 097 435
Available-for-sale financial assets - Held by the Bank	250 000	976 080	249 513
Loans to customers	13 414 093	11 852 962	14 186 764
- Provisions	(882 988)	(515 716)	(666 701)
Loans to customers, net of provisions	12 531 105	11 337 246	13 520 063
Property, equipment	378 385	326 059	395 584
Intangible assets	89 346	109 443	101 885
Other assets	143 133	163 322	130 406
Total assets	**19 825 433**	**17 043 067**	**19 316 133**
LIABILITIES			
Financial instruments at fair value through profit or loss	50 379	34 747	87 756
Deposits and balances from banks and other financial institutions	131 975	228 764	129 962
Current accounts and deposits from customers	15 561 932	13 078 198	15 049 260
Other borrowed funds	714 880	806 778	658 875
Provision for guarantees and letters of credit issued	66 365	53 650	54 639
Other liabilities	523 987	452 491	450 569
Current tax liability	15 455	3 740	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	**17 073 238**	**14 666 456**	**16 463 657**
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	-	896	(50)
Retained earnings	2 052 195	1 675 715	2 152 526
Total equity	**2 752 195**	**2 376 611**	**2 852 476**
Total liabilities and equity	**19 825 433**	**17 043 067**	**19 316 133**

First Deputy Chairman of the Board
Chynybaeva A.T.

Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 June 2015 KGS '000	30 June 2014 KGS '000
Interest income	1 145 776	937 113
Interest expense	(395 696)	(239 828)
Net interest income	**750 080**	**697 285**
Fee and commission income	127 886	124 406
Fee and commission expense	(37 188)	(30 263)
Net fee and commission income	**90 698**	**94 143**
Net loss on financial instruments at fair value through profit or loss	(15 089)	34 743
Net foreign exchange income	164 901	70 054
Other operating income	3 250	1 608
Operating income	**993 840**	**897 833**
Impairment losses	(193 843)	(64 880)
Personnel expenses	(230 756)	(212 223)
Other operating expenses	(178 742)	(146 719)
Profit before income tax	**390 499**	**474 011**
Income tax expense	(39 050)	(47 401)
Profit for the quarter	**351 449**	**426 610**
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	50	(1 360)
Total comprehensive income for the period	**351 499**	**425 250**

Optima Bank

First Deputy Chairman of the Board

Chynybaeva A.T.

Chief accountant

Baryktabasova A.K.