

OJSC «Optima Bank»
Statement of Financial Position

	30 September 2015 KGS '000	30 September 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 261 771	1 032 473	1 217 576
Loans and advances to National Bank	1 923 803	1 851 737	1 603 671
Loans and advances to banks and other financial institutions	5 932 787	1 236 288	2 097 435
Available-for-sale financial assets	99 812	77 368	249 513
- Held by the Bank			
Loans to customers	14 334 597	13 292 380	14 186 764
- Provisions	(1 133 390)	(560 709)	(666 701)
Loans to customers, net of provisions	13 201 207	12 731 671	13 520 063
Property, equipment	371 937	341 435	395 584
Intangible assets	94 060	106 679	101 885
Other assets	149 341	157 538	130 406
Total assets	23 034 718	17 535 189	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	42 588	84 170	87 756
Deposits and balances from banks and other financial institutions	160 245	93 772	129 962
Current accounts and deposits from customers	18 604 463	12 721 079	15 049 260
Other borrowed funds	742 175	1 459 385	658 875
Provision for guarantees and letters of credit issued	17 034	51 140	54 639
Other liabilities	507 894	443 323	450 569
Current tax liability	18 194	25 305	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	20 100 858	14 886 262	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	(21)	300	(50)
Retained earnings	2 233 881	1 948 627	2 152 526
Total equity	2 933 860	2 648 927	2 852 476
Total liabilities and equity	23 034 718	17 535 189	19 316 133

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 September 2015 KGS '000	30 September 2014 KGS '000
Interest income	1 703 708	1 459 977
Interest expense	(595 335)	(373 154)
Net interest income	1 108 373	1 086 823
Fee and commission income	201 071	203 296
Fee and commission expense	(55 814)	(49 250)
Net fee and commission income	145 257	154 046
Net loss on financial instruments at fair value through profit or loss	(56 842)	(3 884)
Net foreign exchange income	326 511	178 495
Other operating income	4 209	2 323
Operating income	1 527 508	1 417 803
Impairment losses	(321 215)	(88 209)
Personnel expenses	(345 398)	(327 860)
Other operating expenses	(268 519)	(224 512)
Profit before income tax	592 376	777 222
Income tax expense	(59 241)	(77 700)
Profit for the quarter	533 135	699 522
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	29	(1 956)
Total comprehensive income for the period	533 164	697 566

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktbasova A.K.