

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 December 2015 KGS '000	31 December 2014 KGS '000
Interest income	2 277 067	2 032 175
Interest expense	(834 192)	(558 253)
Net interest income	1 442 875	1 473 922
Fee and commission income	281 665	283 629
Fee and commission expense	(78 943)	(68 363)
Net fee and commission income	202 722	215 266
Net loss on financial instruments at fair value through profit or loss	(95 697)	(66 976)
Net foreign exchange income	456 619	360 029
Other operating income	6 768	3 293
Operating income	2 013 287	1 985 534
Impairment losses	(196 851)	(157 929)
Personnel expenses	(590 247)	(499 859)
Other operating expenses	(375 147)	(320 720)
Profit before income tax	851 042	1 007 026
Income tax expense	(93 723)	(103 605)
Profit for the quarter	757 319	903 421
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(79)	(2 306)
Total comprehensive income for the period	757 240	901 115

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»
Statement of Financial Position

	31 December 2015 KGS '000	31 December 2014 KGS '000
ASSETS		
Cash on hand	1 172 604	1 217 576
Accounts with the National Bank	2 642 296	1 603 671
Accounts with other banks and financial institutions	6 421 002	2 049 502
Loans and advances to banks and other financial institutions	15 802	47 933
Available-for-sale financial assets	398 582	249 513
- Held by the Bank		
Loans to customers	14 609 514	14 186 764
- Provisions	(1 103 469)	(666 701)
Loans to customers, net of provisions	13 506 045	13 520 063
Property, equipment	367 533	395 584
Intangible assets	96 655	101 885
Other assets	159 087	130 406
Total assets	24 779 606	19 316 133
LIABILITIES		
Financial instruments at fair value through profit or loss	-	87 756
Deposits and balances from banks and other financial institutions	220 272	129 962
Current accounts and deposits from customers	20 380 323	15 049 260
Other borrowed funds	350 002	658 875
Provision for guarantees and letters of credit issued	10 408	54 639
Other liabilities	617 911	450 569
Current tax liability	34 846	24 331
Deferred tax liability	7 908	8 265
Total liabilities	21 621 670	16 463 657
EQUITY		
Share capital	700 000	700 000
Revaluation reserve for available-for-sale financial assets	(129)	(50)
Retained earnings	2 458 065	2 152 526
Total equity	3 157 936	2 852 476
Total liabilities and equity	24 779 606	19 316 133

Chairman of the Board
 Kapyshev B.S.



Chief accountant
 Baryktabasova A.K.