

OJSC «Optima Bank»
Statement of Financial Position

	30 January 2015 KGS '000	31 January 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 270 652	782 471	1 217 576
Loans and advances to National Bank	2 131 285	1 347 124	1 603 671
Loans and advances to banks and other financial institutions	1 463 941	3 626 666	2 097 435
Available-for-sale financial assets - Held by the Bank	350 000	1 939 437	249 513
Loans to customers - Provisions	13 960 772 (707 245)	9 789 320 (447 301)	14 186 764 (666 701)
Loans to customers, net of provisions	13 253 527	9 342 019	13 520 063
Property, equipment	392 900	312 118	395 584
Intangible assets	99 631	111 135	101 885
Other assets	142 941	108 075	130 406
Total assets	19 104 877	17 569 045	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	87 181	-	87 756
Deposits and balances from banks and other financial institutions	336 679	1 606 018	129 962
Current accounts and deposits from customers	14 562 657	12 301 582	15 049 260
Other borrowed funds	672 555	760 743	658 875
Provision for guarantees and letters of credit issued	58 130	52 785	54 639
Other liabilities	430 161	425 016	450 569
Current tax liability	31 538	21 191	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	16 187 166	15 175 423	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	320	1 977	(50)
Retained earnings	2 217 391	1 691 645	2 152 526
Total equity	2 917 711	2 393 622	2 852 476
Total liabilities and equity	19 104 877	17 569 045	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 January 2015 KGS '000	31 January 2014 KGS '000
Interest income	196 677	145 826
Interest expense	(65 798)	(36 911)
Net interest income	130 879	108 915
Fee and commission income	17 492	16 561
Fee and commission expense	(8 575)	(6 565)
Net fee and commission income	8 917	9 996
Net loss on financial instruments at fair value through profit or loss	(7 149)	-
Net foreign exchange income	39 186	9 726
Other operating income	318	145
Operating income	172 151	128 782
Impairment losses	(35 011)	(9 417)
Personnel expenses	(37 899)	(32 083)
Other general administrative expenses	(27 169)	(18 682)
	(100 079)	(60 182)
Profit before income tax	72 072	68 600
Income tax expense	(7 207)	(6 860)
Profit for the quarter	64 865	61 740
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	370	(278)
Total comprehensive income for the period	65 235	61 462

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.