

OJSC «Optima Bank»
Statement of Financial Position

	28 February 2015 KGS '000	28 February 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 021 486	840 588	1 217 576
Loans and advances to National Bank	1 610 927	971 264	1 603 671
Loans and advances to banks and other financial institutions	3 246 445	3 175 956	2 097 435
Available-for-sale financial assets			
- Held by the Bank	600 000	1 800 580	249 513
Loans to customers	13 919 569	10 335 387	14 186 764
- Provisions	(750 714)	(482 346)	(666 701)
Loans to customers, net of provisions	13 168 855	9 853 041	13 520 063
Property, equipment	394 968	312 905	395 584
Intangible assets	97 378	108 951	101 885
Other assets	156 833	131 629	130 406
Total assets	20 296 892	17 194 914	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	96 122	-	87 756
Deposits and balances from banks and other financial institutions	273 667	1 402 599	129 962
Current accounts and deposits from customers	15 736 191	12 044 173	15 049 260
Other borrowed funds	692 312	795 201	658 875
Provision for guarantees and letters of credit issued	61 519	51 647	54 639
Other liabilities	437 650	426 876	450 569
Current tax liability	13 822	13 577	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	17 319 548	14 742 161	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	549	1 315	(50)
Retained earnings	2 276 795	1 751 438	2 152 526
Total equity	2 977 344	2 452 753	2 852 476
Total liabilities and equity	20 296 892	17 194 914	19 316 133

First Deputy Chairman of the Board
Chynybaeva A.T.

Deputy Chief accountant
Osmonova D.D.



OJSC «Optima Bank»**Statement of Profit or Loss and Other Comprehensive Income**

	28 February 2015 KGS '000	28 February 2014 KGS '000
Interest income	389 386	296 462
Interest expense	(127 380)	(73 012)
Net interest income	262 006	223 450
Fee and commission income	36 571	33 205
Fee and commission expense	(17 562)	(10 942)
Net fee and commission income	19 009	22 263
Net loss on financial instruments at fair value through profit or loss	(23 208)	-
Net foreign exchange income	75 901	22 392
Other operating income	937	362
Operating income	334 645	268 467
Impairment losses	(66 541)	(26 989)
Personnel expenses	(75 259)	(65 661)
Other general administrative expenses	(54 757)	(40 707)
	(196 557)	(133 357)
Profit before income tax	138 088	135 110
Income tax expense	(13 819)	(13 577)
Profit for the quarter	124 269	121 533
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	599	(941)
Total comprehensive income for the period	124 868	120 592


First Deputy Chairman of the Board
Chynybaeva A.T.


Deputy Chief accountant
Osmonova D.D.