

OJSC «Optima Bank»
Statement of Financial Position

	30 April 2015 KGS '000	30 April 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 170 889	944 059	1 217 576
Loans and advances to National Bank	1 650 170	3 547 571	1 603 671
Loans and advances to banks and other financial institutions	3 213 174	1 629 059	2 097 435
Available-for-sale financial assets	399 268	399 461	249 513
- Held by the Bank			
Loans to customers	13 324 127	11 129 351	14 186 764
- Provisions	(792 352)	(488 670)	(666 701)
Loans to customers, net of provisions	12 531 775	10 640 681	13 520 063
Property, equipment	387 881	315 086	395 584
Intangible assets	93 693	107 975	101 885
Other assets	151 573	146 701	130 406
Total assets	19 598 423	17 730 593	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	10 921	13 623	87 756
Deposits and balances from banks and other financial institutions	175 535	932 833	129 962
Current accounts and deposits from customers	15 471 364	13 176 146	15 049 260
Other borrowed funds	685 137	827 252	658 875
Provision for guarantees and letters of credit issued	60 985	51 846	54 639
Other liabilities	507 377	441 387	450 569
Current tax liability	27 834	32 982	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	16 947 418	15 484 157	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	(122)	674	(50)
Retained earnings	1 951 127	1 545 762	2 152 526
Total equity	2 651 005	2 246 436	2 852 476
Total liabilities and equity	19 598 423	17 730 593	19 316 133

Chairman of the Board
Kapyshev B.S.

Chief accountant
Baryktabasova A.K.



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Statement of Profit or Loss and Other Comprehensive Income

	30 April 2015 KGS '000	30 April 2014 KGS '000
Interest income	782 284	613 403
Interest expense	(266 874)	(154 578)
Net interest income	515 410	458 825
Fee and commission income	83 303	76 496
Fee and commission expense	(35 546)	(26 368)
Net fee and commission income	47 757	50 128
Net loss on financial instruments at fair value through profit or loss	(3 656)	3 446
Net foreign exchange income	103 274	63 445
Other operating income	1 816	1 109
Operating income	664 601	576 953
Impairment losses	(124 461)	(22 053)
Personnel expenses	(152 731)	(138 481)
Other general administrative expenses	(109 197)	(86 710)
Profit before income tax	278 212	329 709
Income tax expense	(27 831)	(33 052)
Profit for the quarter	250 381	296 657
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(72)	(1 582)
Total comprehensive income for the period	250 309	295 075

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.