

OJSC «Optima Bank»
Statement of Financial Position

	31 May 2015 KGS '000	31 May 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 100 828	858 909	1 217 576
Loans and advances to National Bank	1 698 943	1 950 628	1 603 671
Loans and advances to banks and other financial institutions	3 126 458	1 263 318	2 097 435
Available-for-sale financial assets - Held by the Bank	-	875 214	249 513
Loans to customers - Provisions	12 967 563 (822 417)	11 435 004 (499 878)	14 186 764 (666 701)
Loans to customers, net of provisions	12 145 146	10 935 126	13 520 063
Property, equipment	383 361	314 776	395 584
Intangible assets	91 585	111 642	101 885
Other assets	137 407	144 573	130 406
Total assets	18 683 728	16 454 186	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	24 697	26 394	87 756
Deposits and balances from banks and other financial institutions	68 673	594 109	129 962
Current accounts and deposits from customers	14 644 143	12 212 839	15 049 260
Other borrowed funds	666 456	802 790	658 875
Provision for guarantees and letters of credit issued	62 478	51 768	54 639
Other liabilities	520 654	438 701	450 569
Current tax liability	9 326	10 860	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	16 004 692	14 145 549	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	-	969	(50)
Retained earnings	1 979 036	1 607 668	2 152 526
Total equity	2 679 036	2 308 637	2 852 476
Total liabilities and equity	18 683 728	16 454 186	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

	31 May 2015 KGS '000	31 May 2014 KGS '000
Interest income	964 881	772 055
Interest expense	(332 316)	(196 394)
Net interest income	632 565	575 661
Fee and commission income	104 554	100 211
Fee and commission expense	(31 570)	(24 318)
Net fee and commission income	72 984	75 893
Net loss on financial instruments at fair value through profit or loss	16 481	28 925
Net foreign exchange income	102 560	57 778
Other operating income	2 103	1 364
Operating income	826 693	739 621
Impairment losses	(176 225)	(47 047)
Personnel expenses	(191 913)	(175 320)
Other operating expenses	(149 344)	(119 170)
Profit before income tax	309 211	398 084
Income tax expense	(30 921)	(39 521)
Profit for the quarter	278 290	358 563
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	50	(1 286)
Total comprehensive income for the period	278 340	357 277

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.