

OJSC «Optima Bank»
Statement of Financial Position

	31 July 2015 KGS '000	31 July 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 276 891	1 144 398	1 217 576
Loans and advances to National Bank	1 488 991	1 042 989	1 603 671
Loans and advances to banks and other financial institutions	3 369 993	1 420 265	2 097 435
Available-for-sale financial assets - Held by the Bank	-	76 474	249 513
Loans to customers - Provisions	13 739 053 (912 630)	12 244 260 (518 218)	14 186 764 (666 701)
Loans to customers, net of provisions	12 826 423	11 726 042	13 520 063
Property, equipment	373 625	328 830	395 584
Intangible assets	87 508	107 307	101 885
Other assets	140 068	144 492	130 406
Total assets	19 563 499	15 990 797	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	23 105	41 023	87 756
Deposits and balances from banks and other financial institutions	150 524	117 201	129 962
Current accounts and deposits from customers	15 300 216	11 515 378	15 049 260
Other borrowed funds	706 118	1 324 444	658 875
Provision for guarantees and letters of credit issued	57 823	53 959	54 639
Other liabilities	495 165	458 109	450 569
Current tax liability	16 420	12 998	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	16 757 636	13 531 200	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	-	560	(50)
Retained earnings	2 105 863	1 759 037	2 152 526
Total equity	2 805 863	2 459 597	2 852 476
Total liabilities and equity	19 563 499	15 990 797	19 316 133

First Deputy Chairman of the Board
Chynybaeva A.T.

Chief accountant
Baryktabasova A.K.



Thy

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 July 2015 KGS '000	31 July 2014 KGS '000
Interest income	1 331 460	1 105 468
Interest expense	(459 399)	(282 574)
Net interest income	872 061	822 894
Fee and commission income	152 180	149 970
Fee and commission expense	(42 951)	(35 513)
Net fee and commission income	109 229	114 457
Net loss on financial instruments at fair value through profit or loss	734	47 486
Net foreign exchange income	171 731	77 527
Other operating income	3 551	1 874
Operating income	1 157 306	1 064 238
Impairment losses	(227 943)	(70 024)
Personnel expenses	(270 748)	(253 842)
Other operating expenses	(208 483)	(173 781)
Profit before income tax	450 132	566 591
Income tax expense	(45 015)	(56 659)
Profit for the quarter	405 117	509 932
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	50	(1 697)
Total comprehensive income for the period	405 167	508 235



First Deputy Chairman of the Board

Chynybaeva A.T.



Chief accountant

Baryktabasova A.K.