

OJSC «Optima Bank»
Statement of Financial Position

	31 August 2015 KGS '000	31 August 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 469 837	865 598	1 217 576
Loans and advances to National Bank	1 310 130	2 344 465	1 603 671
Loans and advances to banks and other financial institutions	3 323 947	619 692	2 097 435
Available-for-sale financial assets	250 000	77 220	249 513
- Held by the Bank			
Loans to customers	14 081 757	12 870 678	14 186 764
- Provisions	(1 026 357)	(575 954)	(666 701)
Loans to customers, net of provisions	13 055 400	12 294 724	13 520 063
Property, equipment	368 558	329 639	395 584
Intangible assets	94 605	106 353	101 885
Other assets	145 388	151 161	130 406
Total assets	20 017 865	16 788 852	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	48 774	76 935	87 756
Deposits and balances from banks and other financial institutions	134 554	245 948	129 962
Current accounts and deposits from customers	15 651 375	12 071 951	15 049 260
Other borrowed funds	756 905	1 362 674	658 875
Provision for guarantees and letters of credit issued	27 032	57 065	54 639
Other liabilities	497 856	433 093	450 569
Current tax liability	14 090	15 312	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	17 138 851	14 271 066	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	56	722	(50)
Retained earnings	2 178 958	1 817 064	2 152 526
Total equity	2 879 014	2 517 786	2 852 476
Total liabilities and equity	20 017 865	16 788 852	19 316 133

First Deputy Chairman of the Board
Chynybaeva A.T.

Chief accountant
Baryktabasova A.K.

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Statement of Profit or Loss and Other Comprehensive Income

	31 August 2015 KGS '000	31 August 2014 KGS '000
Interest income	1 515 960	1 276 836
Interest expense	(525 480)	(325 294)
Net interest income	990 480	951 542
Fee and commission income	175 673	176 550
Fee and commission expense	(48 434)	(41 491)
Net fee and commission income	127 239	135 059
Net loss on financial instruments at fair value through profit or loss	(29 660)	25 924
Net foreign exchange income	250 706	124 798
Other operating income	3 866	2 139
Operating income	1 342 631	1 239 462
Impairment losses	(264 098)	(119 761)
Personnel expenses	(309 333)	(290 768)
Other operating expenses	(237 851)	(197 867)
Profit before income tax	531 349	631 066
Income tax expense	(53 137)	(63 107)
Profit for the quarter	478 212	567 959
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	105	(1 535)
Total comprehensive income for the period	478 317	566 424


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