

OJSC «Optima Bank»
Statement of Financial Position

	31 October 2015 KGS '000	31 October 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 180 723	985 686	1 217 576
Loans and advances to National Bank	2 161 924	4 245 639	1 603 671
Loans and advances to banks and other financial institutions	7 463 500	1 299 041	2 097 435
Available-for-sale financial assets			
- Held by the Bank	150 000	77 778	249 513
Loans to customers	14 286 269	13 990 820	14 186 764
- Provisions	(1 157 977)	(601 426)	(666 701)
Loans to customers, net of provisions	13 128 292	13 389 394	13 520 063
Property, equipment	368 042	341 395	395 584
Intangible assets	92 565	104 468	101 885
Other assets	148 763	156 559	130 406
Total assets	24 693 809	20 599 960	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	34 863	129 282	87 756
Deposits and balances from banks and other financial institutions	182 395	177 533	129 962
Current accounts and deposits from customers	19 827 950	15 490 646	15 049 260
Other borrowed funds	1 096 272	1 543 102	658 875
Provision for guarantees and letters of credit issued	15 050	51 843	54 639
Other liabilities	496 575	424 105	450 569
Current tax liability	21 717	32 756	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	21 683 087	17 857 355	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	125	117	(50)
Retained earnings	2 310 597	2 042 488	2 152 526
Total equity	3 010 722	2 742 605	2 852 476
Total liabilities and equity	24 693 809	20 599 960	19 316 133

Chairman of the Board
Kapshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 October 2015 KGS '000	31 October 2014 KGS '000
Interest income	1 894 789	1 645 573
Interest expense	(672 045)	(429 275)
Net interest income	1 222 744	1 216 298
Fee and commission income	227 847	231 083
Fee and commission expense	(62 489)	(56 004)
Net fee and commission income	165 358	175 079
Net loss on financial instruments at fair value through profit or loss	(58 257)	(55 896)
Net foreign exchange income	360 964	266 872
Other operating income	4 600	2 602
Operating income	1 695 409	1 604 955
Impairment losses	(334 570)	(105 027)
Personnel expenses	(382 718)	(366 544)
Other operating expenses	(300 505)	(251 850)
Profit before income tax	677 616	881 534
Income tax expense	(67 765)	(88 151)
Profit for the quarter	609 851	793 383
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	175	(2 139)
Total comprehensive income for the period	610 026	791 244







Chief accountant
Baryktabasova A.K.