

OJSC «Optima Bank»
Statement of Financial Position

	30 November 2015 KGS '000	30 November 2014 KGS '000	31 December 2014 KGS '000
ASSETS			
Cash and cash equivalents	1 235 545	1 095 267	1 217 576
Loans and advances to National Bank	1 813 615	1 439 195	1 603 671
Loans and advances to banks and other financial institutions	7 715 271	2 085 884	2 097 435
Available-for-sale financial assets	-	27 912	249 513
- Held by the Bank			
Loans to customers	14 827 071	14 074 565	14 186 764
- Provisions	(1 233 387)	(601 270)	(666 701)
Loans to customers, net of provisions	13 593 684	13 473 295	13 520 063
Property, equipment	370 822	340 605	395 584
Intangible assets	90 461	103 350	101 885
Other assets	198 151	161 225	130 406
Total assets	25 017 549	18 726 733	19 316 133
LIABILITIES			
Financial instruments at fair value through profit or loss	51 638	88 191	87 756
Deposits and balances from banks and other financial institutions	173 624	224 982	129 962
Current accounts and deposits from customers	20 801 173	14 401 818	15 049 260
Other borrowed funds	345 376	641 208	658 875
Provision for guarantees and letters of credit issued	12 509	53 119	54 639
Other liabilities	520 026	440 951	450 569
Current tax liability	17 111	21 638	24 331
Deferred tax liability	8 265	8 088	8 265
Total liabilities	21 929 722	15 879 995	16 463 657
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	-	26	(50)
Retained earnings	2 387 827	2 146 712	2 152 526
Total equity	3 087 827	2 846 738	2 852 476
Total liabilities and equity	25 017 549	18 726 733	19 316 133

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 November 2015 KGS '000	30 November 2014 KGS '000
Interest income	2 083 049	1 837 038
Interest expense	(750 908)	(492 685)
Net interest income	1 332 141	1 344 353
Fee and commission income	251 903	255 729
Fee and commission expense	(69 953)	(61 853)
Net fee and commission income	181 950	193 876
Net loss on financial instruments at fair value through profit or loss	(97 650)	11 993
Net foreign exchange income	433 498	233 300
Other operating income	6 417	2 844
Operating income	1 856 356	1 786 366
Impairment losses	(338 248)	(103 809)
Personnel expenses	(420 865)	(404 987)
Other operating expenses	(333 816)	(280 229)
Profit before income tax	763 427	997 341
Income tax expense	(76 346)	(99 734)
Profit for the quarter	687 081	897 607
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	50	(2 229)
Total comprehensive income for the period	687 131	895 378

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.