

OJSC «Optima Bank»
Statement of Financial Position

	29 January 2016 KGS '000	30 January 2015 KGS '000	31 December 2015 KGS '001
ASSETS			
Cash on hand	1 293 008	1 270 652	1 172 604
Accounts with the National Bank	2 378 949	2 131 285	2 642 296
Accounts with other banks and financial institutions	5 760 273	1 425 877	6 421 002
Loans and advances to banks and other financial institutions	12 581	38 064	15 802
Available-for-sale financial assets	650 000	350 000	398 582
- Held by the Bank			
Loans to customers	14 117 673	13 960 772	14 609 514
- Provisions	(1 138 425)	(707 245)	(1 103 469)
Loans to customers, net of provisions	12 979 248	13 253 527	13 506 045
Property, equipment	362 320	392 900	367 533
Intangible assets	93 991	99 631	96 655
Other assets	177 698	142 941	159 087
Total assets	23 708 068	19 104 877	24 779 606
LIABILITIES			
Financial instruments at fair value through profit or loss	-	87 181	-
Deposits and balances from banks and other financial institutions	222 268	336 679	220 272
Current accounts and deposits from customers	18 894 343	14 562 657	20 380 323
Other borrowed funds	813 913	672 555	350 002
Provision for guarantees and letters of credit issued	11 870	58 130	10 408
Other liabilities	528 400	430 161	617 911
Current tax liability	38 455	31 538	34 846
Deferred tax liability	7 908	8 265	7 908
Total liabilities	20 517 157	16 187 166	21 621 670
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	361	320	(129)
Retained earnings	2 490 550	2 217 391	2 458 065
Total equity	3 190 911	2 917 711	3 157 936
Total liabilities and equity	23 708 068	19 104 877	24 779 606

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

	29 January 2016 KGS '000	30 January 2015 KGS '000
Interest income	193 218	196 677
Interest expense	(77 304)	(65 798)
Net interest income	115 914	130 879
Fee and commission income	19 844	17 492
Fee and commission expense	(6 315)	(5 808)
Net fee and commission income	13 529	11 684
Net loss on financial instruments at fair value through profit or loss	-	(7 149)
Net foreign exchange income	18 466	39 186
Other operating income	511	318
Operating income	148 420	174 918
Impairment losses	(37 317)	(35 011)
Personnel expenses	(42 597)	(37 899)
Other operating expenses	(32 411)	(29 936)
Profit before income tax	36 095	72 072
Income tax expense	(3 610)	(7 207)
Profit for the quarter	32 485	64 865
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	489	370
Total comprehensive income for the period	32 974	65 235

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.