

OJSC «Optima Bank»
Statement of Financial Position

	31 March 2014 KGS '000	31 March 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	861 950	824 048	855 627
Loans and advances to National Bank	1 430 777	1 472 159	915 736
Loans and advances to banks and other financial institutions	4 156 189	1 198 531	3 163 368
Amounts receivable under Repo agreements	-	335 629	-
Available-for-sale financial assets	499 277	1 079 274	1 126 335
- Held by the Bank			
Loans to customers	10 902 473	7 463 465	9 495 955
- Provisions	(483 889)	(529 713)	(434 690)
Loans to customers, net of provisions	10 418 584	6 933 752	9 061 265
Property, equipment	315 889	312 445	311 374
Intangible assets	107 608	102 485	113 318
Other assets	113 630	67 726	82 780
Total assets	17 903 904	12 326 049	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 490 012	586 419	1 575 380
Current accounts and deposits from customers	12 801 600	7 208 869	10 470 828
Other borrowed funds	830 794	2 077 504	738 972
Deposits from Ministry of Finance of the Kyrgyz Republic	6 160	-	12 120
Provision for guarantees and letters of credit issued	50 969	35 303	46 369
Other liabilities	513 679	674 222	431 553
Current tax liability	25 264	9 169	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	15 726 566	10 599 044	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	1 002	961	2 256
Retained earnings	1 476 336	1 026 044	1 629 905
Total equity	2 177 338	1 727 005	2 332 161
Total liabilities and equity	17 903 904	12 326 049	15 629 803

Chairman of the Board
Karyshev B.S.

Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	31 March 2014 KGS '000	31 March 2013 KGS '000
Interest income	454 980	351 906
Interest expense	(112 060)	(102 904)
Net interest income	342 920	249 002
Fee and commission income	53 977	55 650
Fee and commission expense	(18 949)	(14 874)
Net fee and commission income	35 028	40 776
Income of investments and trading operations	-	-
Net foreign exchange income	50 573	20 277
Other operating income	332	912
Operating income	428 853	310 967
Impairment losses	(12 891)	(5 688)
Personnel expenses	(99 558)	(77 045)
Other general administrative expenses	(63 840)	(52 984)
	(176 289)	(135 717)
Profit before income tax	252 564	175 250
Income tax expense	(25 333)	(17 525)
Profit for the quarter	227 231	157 725
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 254)	(1 229)
Total comprehensive income for the period	225 977	156 496



Chairman of the Board
Kapyshev B.S.


Chief accountant
Baryktabasova A.K.