

OJSC «Optima Bank»
Statement of Financial Position

	30 September 2014 KGS '000	30 September 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	1 032 473	907 312	855 627
Loans and advances to National Bank	1 033 934	1 112 690	915 736
Loans and advances to banks and other financial institutions	2 074 587	3 607 403	3 163 368
Available-for-sale financial assets	77 368	568 788	1 126 335
- Held by the Bank			
Loans to customers	13 292 380	8 604 297	9 495 955
- Provisions	(560 709)	(505 917)	(434 690)
Loans to customers, net of provisions	12 731 671	8 098 380	9 061 265
Property, equipment	341 435	307 388	311 374
Intangible assets	106 679	108 084	113 318
Other assets	157 538	109 225	82 780
Total assets	17 555 685	14 819 270	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	198 438	1 580 191	1 575 380
Current accounts and deposits from customers	12 363 580	9 851 701	10 470 828
Other borrowed funds	1 459 385	778 938	738 972
Deposits from Social Fund of the Kyrgyz Republic	252 951	-	-
Deposits from Ministry of Finance of the Kyrgyz Republic	104 548	8 940	12 120
Provision for guarantees and letters of credit issued	51 140	46 984	46 369
Other liabilities	443 323	431 405	431 553
Current tax liability	25 305	-	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	14 906 758	12 705 717	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	300	3 727	2 256
Retained earnings	1 948 627	1 409 826	1 629 905
Total equity	2 648 927	2 113 553	2 332 161
Total liabilities and equity	17 555 685	14 819 270	15 629 803

First Deputy Chairman of the Board
Chynybayeva A.T.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	30 September 2014 KGS '000	30 September 2013 KGS '000
Interest income	1 497 164	1 126 140
Interest expense	(373 154)	(297 290)
Net interest income	1 124 010	828 850
Fee and commission income	203 296	187 965
Fee and commission expense	(65 836)	(71 170)
Net fee and commission income	137 460	116 795
Net foreign exchange income	137 424	79 592
Other operating income	2 323	2 066
Operating income	1 401 217	1 027 303
Impairment losses	(88 209)	20 577
Personnel expenses	(327 860)	(254 681)
Other general administrative expenses	(207 926)	(192 493)
	(623 995)	(426 597)
Profit before income tax	777 222	600 706
Income tax expense	(77 700)	(59 199)
Profit for the quarter	699 522	541 507
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 956)	1 537
Total comprehensive income for the period	697 566	543 044

First Deputy Chairman of the Board

Chynybayeva A.T.



Chief accountant

Baryktabasova A.K.