

OJSC «Optima Bank»
Statement of Financial Position

	31 December 2014 KGS '000	31 December 2013 KGS '000
ASSETS		
Cash and cash equivalents	1 217 576	855 627
Loans and advances to National Bank	1 603 671	915 736
Loans and advances to banks and other financial institutions	2 097 435	3 163 368
Available-for-sale financial assets	249 513	1 126 335
- Held by the Bank		
Loans to customers	14 186 764	9 495 955
- Provisions	(666 701)	(434 690)
Loans to customers, net of provisions	13 520 063	9 061 265
Property, equipment	395 584	311 374
Intangible assets	101 885	113 318
Other assets	130 406	82 780
Total assets	19 316 133	15 629 803
LIABILITIES		
Deposits and balances from banks and other financial institutions	217 718	1 575 380
Current accounts and deposits from customers	14 439 424	10 470 828
Other borrowed funds	658 875	738 972
Deposits from Social Fund of the Kyrgyz Republic	445 376	-
Deposits from Ministry of Finance of the Kyrgyz Republic	164 460	12 120
Provision for guarantees and letters of credit issued	54 639	46 369
Other liabilities	450 569	431 553
Current tax liability	24 331	14 332
Deferred tax liability	8 265	8 088
Total liabilities	16 463 657	13 297 642
EQUITY		
Share capital	700 000	700 000
Revaluation reserve for available-for-sale financial assets	(50)	2 256
Retained earnings	2 152 526	1 629 905
Total equity	2 852 476	2 332 161
Total liabilities and equity	19 316 133	15 629 803

Chairman of the Board
Kapshev B.S.

Chief accountant
Baryktabasova A.K.



OJSC «Optima Bank»

Statement of Comprehensive Income

	31 December 2014 KGS '000	31 December 2013 KGS '000
Interest income	2 091 857	1 552 160
Interest expense	(558 252)	(396 740)
Net interest income	1 533 605	1 155 420
Fee and commission income	283 629	257 481
Fee and commission expense	(91 317)	(90 203)
Net fee and commission income	192 312	167 278
Net foreign exchange income	233 370	109 758
Other operating income	3 293	2 574
Operating income	1 962 580	1 435 030
Impairment losses	(157 929)	97 956
Personnel expenses	(499 859)	(404 303)
Other general administrative expenses	(297 766)	(275 703)
	(955 554)	(582 050)
Profit before income tax	1 007 026	852 980
Income tax expense	(103 605)	(91 394)
Profit for the quarter	903 421	761 586
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(2 306)	66
Total comprehensive income for the period	901 115	761 652

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.