

OJSC «Optima Bank»
Statement of Financial Position

	31 January 2014 KGS '000	31 January 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	782 471	633 629	855 627
Loans and advances to National Bank	1 347 124	2 071 057	915 736
Loans and advances to banks and other financial institutions	3 626 666	1 674 906	3 163 368
Amounts receivable under Repo agreements	-	305 234	-
Available-for-sale financial assets			
- Held by the Bank	1 939 437	1 173 982	1 126 335
Loans to customers	9 789 320	7 129 408	9 495 955
- Provisions	(447 301)	(513 866)	(434 690)
Loans to customers, net of provisions	9 342 019	6 615 542	9 061 265
Property, equipment	312 118	320 293	311 374
Intangible assets	111 135	105 311	113 318
Other assets	108 075	63 284	82 780
Total assets	17 569 045	12 963 238	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 606 018	885 757	1 575 380
Current accounts and deposits from customers	12 293 653	7 602 981	10 470 828
Other borrowed funds	760 743	2 126 293	738 972
Deposits from Ministry of Finance of the Kyrgyz Republic	7 929	-	12 120
Provision for guarantees and letters of credit issued	52 785	33 139	46 369
Other liabilities	425 016	301 899	431 553
Current tax liability	21 191	15 964	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	15 175 423	10 973 591	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	1 977	1 391	2 256
Retained earnings	1 691 645	1 288 256	1 629 905
Total equity	2 393 622	1 989 647	2 332 161
Total liabilities and equity	17 569 045	12 963 238	15 629 803

Chairman of the Board
Kapyshov B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	31 January 2014 KGS '000	31 January 2013 KGS '000
Interest income	145 826	113 881
Interest expense	(36 911)	(34 959)
Net interest income	108 915	78 922
Fee and commission income	16 561	17 518
Fee and commission expense	(6 565)	(3 893)
Net fee and commission income	9 996	13 625
Income of investments and trading operations	-	-
Net foreign exchange income	9 726	5 804
Other operating income	145	158
Operating income	128 782	98 509
Impairment losses	(9 417)	864
Personnel expenses	(32 083)	(24 496)
Other general administrative expenses	(18 682)	(16 769)
	(60 182)	(40 401)
Profit before income tax	68 600	58 108
Income tax expense	(6 860)	(5 811)
Profit for the quarter	61 740	52 297
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(278)	(799)
Total comprehensive income for the period	61 462	51 498

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.