

OJSC «Optima Bank»
Statement of Financial Position

	28 February 2014 KGS '000	28 February 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	840 588	679 744	855 627
Loans and advances to National Bank	971 264	1 616 861	915 736
Loans and advances to banks and other financial institutions	3 175 956	1 139 995	3 163 368
Amounts receivable under Repo agreements	-	305 819	-
Available-for-sale financial assets	1 800 580	1 140 281	1 126 335
- Held by the Bank			
Loans to customers	10 335 387	7 329 930	9 495 955
- Provisions	(482 346)	(524 992)	(434 690)
Loans to customers, net of provisions	9 853 041	6 804 938	9 061 265
Property, equipment	312 905	316 236	311 374
Intangible assets	108 951	104 343	113 318
Other assets	131 629	63 694	82 780
Total assets	17 194 914	12 171 911	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 402 599	712 789	1 575 380
Current accounts and deposits from customers	12 037 330	7 022 964	10 470 828
Other borrowed funds	795 201	2 050 361	738 972
Deposits from Ministry of Finance of the Kyrgyz Republic	6 843	-	12 120
Provision for guarantees and letters of credit issued	51 647	32 641	46 369
Other liabilities	426 876	306 889	431 553
Current tax liability	13 577	6 186	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	14 742 161	10 139 388	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	1 315	1 689	2 256
Retained earnings	1 751 438	1 330 834	1 629 905
Total equity	2 452 753	2 032 523	2 332 161
Total liabilities and equity	17 194 914	12 171 911	15 629 803

Chairman of the Board
Kapyshev B.S.

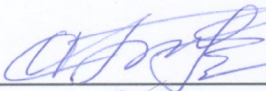


Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	28 February 2014 KGS '000	28 February 2013 KGS '000
Interest income	296 462	229 916
Interest expense	(73 012)	(68 052)
Net interest income	223 450	161 864
Fee and commission income	33 205	34 320
Fee and commission expense	(10 942)	(10 072)
Net fee and commission income	22 263	24 248
Income of investments and trading operations	-	-
Net foreign exchange income	22 392	12 550
Other operating income	362	335
Operating income	268 467	198 997
Impairment losses	(26 989)	(8 715)
Personnel expenses	(65 661)	(50 582)
Other general administrative expenses	(40 707)	(34 284)
	(133 357)	(93 581)
Profit before income tax	135 110	105 416
Income tax expense	(13 577)	(10 541)
Profit for the quarter	121 533	94 875
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(941)	(501)
Total comprehensive income for the period	120 592	94 374



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