

**OJSC «Optima Bank»**

**Statement of Financial Position**

|                                                                   | 30 April<br>2014<br>KGS '000 | 30 April<br>2013<br>KGS '000 | 31 December<br>2013<br>KGS '000 |
|-------------------------------------------------------------------|------------------------------|------------------------------|---------------------------------|
| <b>ASSETS</b>                                                     |                              |                              |                                 |
| Cash and cash equivalents                                         | 944 059                      | 608 416                      | 855 627                         |
| Loans and advances to National Bank                               | 1 328 726                    | 1 374 014                    | 915 736                         |
| Loans and advances to banks and other financial institutions      | 3 852 023                    | 2 966 749                    | 3 163 368                       |
| Amounts receivable under Repo agreements                          | -                            | 295 704                      | -                               |
| Available-for-sale financial assets                               | 399 461                      | 1 204 040                    | 1 126 335                       |
| - Held by the Bank                                                |                              |                              |                                 |
| Loans to customers                                                | 11 129 351                   | 7 630 782                    | 9 495 955                       |
| - Provisions                                                      | (488 670)                    | (526 503)                    | (434 690)                       |
| Loans to customers, net of provisions                             | 10 640 681                   | 7 104 279                    | 9 061 265                       |
| Property, equipment                                               | 315 086                      | 309 180                      | 311 374                         |
| Intangible assets                                                 | 107 975                      | 101 785                      | 113 318                         |
| Other assets                                                      | 128 959                      | 82 533                       | 82 780                          |
| <b>Total assets</b>                                               | <b>17 716 970</b>            | <b>14 046 700</b>            | <b>15 629 803</b>               |
| <b>LIABILITIES</b>                                                |                              |                              |                                 |
| Deposits and balances from banks and other financial institutions | 932 833                      | 1 163 748                    | 1 575 380                       |
| Current accounts and deposits from customers                      | 13 159 252                   | 9 658 551                    | 10 470 828                      |
| Other borrowed funds                                              | 827 252                      | 992 819                      | 738 972                         |
| Deposits from Ministry of Finance of the Kyrgyz Republic          | 16 894                       | -                            | 12 120                          |
| Provision for guarantees and letters of credit issued             | 51 846                       | 34 912                       | 46 369                          |
| Other liabilities                                                 | 441 387                      | 408 163                      | 431 553                         |
| Current tax liability                                             | 32 982                       | 13 656                       | 14 332                          |
| Deferred tax liability                                            | 8 088                        | 7 558                        | 8 088                           |
| <b>Total liabilities</b>                                          | <b>15 470 534</b>            | <b>12 279 407</b>            | <b>13 297 642</b>               |
| <b>EQUITY</b>                                                     |                              |                              |                                 |
| Share capital                                                     | 700 000                      | 700 000                      | 700 000                         |
| Revaluation reserve for available-for-sale financial assets       | 674                          | 868                          | 2 256                           |
| Retained earnings                                                 | 1 545 762                    | 1 066 425                    | 1 629 905                       |
| <b>Total equity</b>                                               | <b>2 246 436</b>             | <b>1 767 293</b>             | <b>2 332 161</b>                |
| <b>Total liabilities and equity</b>                               | <b>17 716 970</b>            | <b>14 046 700</b>            | <b>15 629 803</b>               |

Chairman of the Board  
Kapsyshev B.S.



Chief accountant  
Baryktabasova A.K.

## OJSC «Optima Bank»

## Statement of Comprehensive Income

|                                                                 | 30 April<br>2014<br>KGS '000 | 30 April<br>2013<br>KGS '000 |
|-----------------------------------------------------------------|------------------------------|------------------------------|
| Interest income                                                 | 617 441                      | 476 245                      |
| Interest expense                                                | (154 578)                    | (143 961)                    |
| <b>Net interest income</b>                                      | <b>462 863</b>               | <b>332 284</b>               |
| Fee and commission income                                       | 76 496                       | 78 092                       |
| Fee and commission expense                                      | (26 368)                     | (43 978)                     |
| <b>Net fee and commission income</b>                            | <b>50 128</b>                | <b>34 114</b>                |
| Income of investments and trading operations                    | -                            | -                            |
| Net foreign exchange income                                     | 62 853                       | 28 210                       |
| Other operating income                                          | 1 109                        | 1 136                        |
| <b>Operating income</b>                                         | <b>576 953</b>               | <b>395 744</b>               |
| Impairment losses                                               | (22 053)                     | 1 559                        |
| Personnel expenses                                              | (138 481)                    | (105 276)                    |
| Other general administrative expenses                           | (86 710)                     | (71 909)                     |
|                                                                 | <b>(247 244)</b>             | <b>(175 626)</b>             |
| <b>Profit before income tax</b>                                 | <b>329 709</b>               | <b>220 118</b>               |
| Income tax expense                                              | (33 052)                     | (22 012)                     |
| <b>Profit for the quarter</b>                                   | <b>296 657</b>               | <b>198 106</b>               |
| <b>Other comprehensive (loss)/income</b>                        |                              |                              |
| Net change in fair value of available-for-sale financial assets | (1 582)                      | (1 322)                      |
| <b>Total comprehensive income for the period</b>                | <b>295 075</b>               | <b>196 784</b>               |

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.