

OJSC «Optima Bank»
Statement of Financial Position

	31 May 2014 KGS '000	31 May 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	858 909	729 175	855 627
Loans and advances to National Bank	919 419	1 024 734	915 736
Loans and advances to banks and other financial institutions	2 302 250	2 760 685	3 163 368
Amounts receivable under Repo agreements	-	50 049	-
Available-for-sale financial assets	875 214	1 406 095	1 126 335
- Held by the Bank			
Loans to customers	11 435 004	7 819 856	9 495 955
- Provisions	(499 878)	(526 062)	(434 690)
Loans to customers, net of provisions	10 935 126	7 293 794	9 061 265
Property, equipment	314 776	307 114	311 374
Intangible assets	111 642	101 366	113 318
Other assets	110 456	93 696	82 780
Total assets	16 427 792	13 766 708	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	594 109	1 134 291	1 575 380
Current accounts and deposits from customers	12 153 325	9 585 727	10 470 828
Other borrowed funds	802 790	756 759	738 972
Deposits from Ministry of Finance of the Kyrgyz Republic	59 514	-	12 120
Provision for guarantees and letters of credit issued	51 768	37 155	46 369
Other liabilities	438 701	412 993	431 553
Current tax liability	10 860	-	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	14 119 155	11 934 483	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	969	1 184	2 256
Retained earnings	1 607 668	1 131 041	1 629 905
Total equity	2 308 637	1 832 225	2 332 161
Total liabilities and equity	16 427 792	13 766 708	15 629 803

Chairman of the Board
 Kapyshev B.S.



Chief accountant
 Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	31 May 2014 KGS '000	31 May 2013 KGS '000
Interest income	779 626	601 526
Interest expense	(196 393)	(174 050)
Net interest income	583 233	427 476
Fee and commission income	100 211	98 617
Fee and commission expense	(33 528)	(49 144)
Net fee and commission income	66 683	49 473
Income of investments and trading operations	-	-
Net foreign exchange income	79 130	36 679
Other operating income	1 364	1 328
Operating income	730 410	514 956
Impairment losses	(47 046)	98
Personnel expenses	(175 320)	(132 800)
Other general administrative expenses	(109 960)	(90 317)
	(332 326)	(223 019)
Profit before income tax	398 084	291 937
Income tax expense	(39 521)	(29 215)
Profit for the quarter	358 563	262 722
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 286)	(1 006)
Total comprehensive income for the period	357 277	261 716

Chairman of the Board
Kapyshv B.S.



Chief accountant
Baryktabasova A.K.