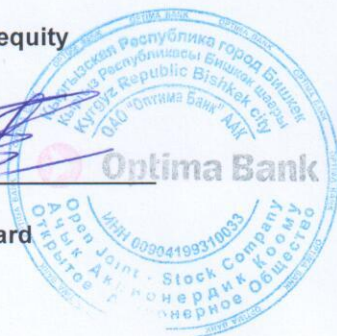


OJSC «Optima Bank»
Statement of Financial Position

	30 June 2014 KGS '000	30 June 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	888 109	853 595	855 627
Loans and advances to National Bank	1 119 542	965 636	915 736
Loans and advances to banks and other financial institutions	2 134 917	3 353 272	3 163 368
Amounts receivable under Repo agreements	-	64 623	-
Available-for-sale financial assets - Held by the Bank	976 080	1 175 102	1 126 335
Loans to customers - Provisions	11 852 962 (515 716)	7 893 833 (493 717)	9 495 955 (434 690)
Loans to customers, net of provisions	11 337 246	7 400 116	9 061 265
Property, equipment	326 059	304 311	311 374
Intangible assets	109 443	99 471	113 318
Other assets	116 924	109 208	82 780
Total assets	17 008 320	14 325 334	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	228 764	1 340 428	1 575 380
Current accounts and deposits from customers	13 017 641	9 824 821	10 470 828
Other borrowed funds	806 778	766 950	738 972
Deposits from Ministry of Finance of the Kyrgyz Republic	60 557	-	12 120
Provision for guarantees and letters of credit issued	53 650	39 560	46 369
Other liabilities	452 491	410 681	431 553
Current tax liability	3 740	-	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	14 631 709	12 389 998	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	896	4 173	2 256
Retained earnings	1 675 715	1 231 163	1 629 905
Total equity	2 376 611	1 935 336	2 332 161
Total liabilities and equity	17 008 320	14 325 334	15 629 803

Chairman of the Board
 Kapyshev B.S.

Chief accountant
 Baryktabasova A.K.



OJSC «Optima Bank»

Statement of Comprehensive Income

	30 June 2014 KGS '000	30 June 2013 KGS '000
Interest income	949 221	732 780
Interest expense	(239 828)	(205 062)
Net interest income	709 393	527 718
Fee and commission income	124 406	118 840
Fee and commission expense	(41 273)	(55 417)
Net fee and commission income	83 133	63 423
Income of investments and trading operations	-	-
Net foreign exchange income	92 689	46 616
Other operating income	1 608	1 586
Operating income	886 823	639 343
Impairment losses	(64 880)	35 054
Personnel expenses	(212 223)	(160 859)
Other general administrative expenses	(135 709)	(110 333)
	(412 812)	(236 138)
Profit before income tax	474 011	403 205
Income tax expense	(47 401)	(40 361)
Profit for the quarter	426 610	362 844
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 360)	1 983
Total comprehensive income for the period	425 250	364 827



Chairman of the Board
Kapyshev B.S.


Chief accountant
Baryktabasova A.K.