

OJSC «Optima Bank»
Statement of Financial Position

	31 July 2014 KGS '000	31 July 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	1 144 398	805 246	855 627
Loans and advances to National Bank	1 042 989	948 706	915 736
Loans and advances to banks and other financial institutions	1 436 746	3 267 875	3 163 368
Amounts receivable under Repo agreements	-	-	-
Available-for-sale financial assets	76 474	454 744	1 126 335
- Held by the Bank			
Loans to customers	12 244 260	8 146 378	9 495 955
- Provisions	(518 218)	(508 951)	(434 690)
Loans to customers, net of provisions	11 726 042	7 637 427	9 061 265
Property, equipment	328 830	301 885	311 374
Intangible assets	107 307	100 168	113 318
Other assets	144 493	102 200	82 780
Total assets	16 007 279	13 618 251	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	174 706	1 655 983	1 575 380
Current accounts and deposits from customers	11 456 081	8 732 155	10 470 828
Other borrowed funds	1 324 444	774 946	738 972
Deposits from Ministry of Finance of the Kyrgyz Republic	59 246	-	12 120
Provision for guarantees and letters of credit issued	53 959	44 505	46 369
Other liabilities	458 160	429 971	431 553
Current tax liability	12 998	-	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	13 547 682	11 645 118	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	560	4 060	2 256
Retained earnings	1 759 037	1 269 073	1 629 905
Total equity	2 459 597	1 973 133	2 332 161
Total liabilities and equity	16 007 279	13 618 251	15 629 803

First Deputy Chairman of the Board
Chynybayeva A.K.



Deputy Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Comprehensive Income

	31 July 2014 KGS '000	31 July 2013 KGS '000
Interest income	1 124 574	863 716
Interest expense	(282 574)	(236 434)
Net interest income	842 000	627 282
Fee and commission income	149 970	141 650
Fee and commission expense	(48 433)	(61 658)
Net fee and commission income	101 537	79 992
Income of investments and trading operations	-	-
Net foreign exchange income	105 907	56 974
Other operating income	1 874	1 792
Operating income	1 051 318	766 040
Impairment losses	(70 024)	21 112
Personnel expenses	(253 842)	(191 142)
Other general administrative expenses	(160 861)	(150 682)
	(484 727)	(320 712)
Profit before income tax	566 591	445 328
Income tax expense	(56 659)	(44 574)
Profit for the quarter	509 932	400 754
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 697)	1 870
Total comprehensive income for the period	508 235	402 624

First Deputy Chairman of the Board

Chynybayeva A.K.



Deputy Chief accountant

Osmonova D.D.