

OJSC «Optima Bank»
Statement of Financial Position

	31 August 2014 KGS '000	31 August 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	865 598	750 146	855 627
Loans and advances to National Bank	1 020 563	1 075 177	915 736
Loans and advances to banks and other financial institutions	1 965 575	2 834 352	3 163 368
Available-for-sale financial assets	77 220	306 842	1 126 335
- Held by the Bank			
Loans to customers	12 870 678	8 365 012	9 495 955
- Provisions	(575 954)	(518 663)	(434 690)
Loans to customers, net of provisions	12 294 724	7 846 349	9 061 265
Property, equipment	329 639	299 610	311 374
Intangible assets	106 353	105 606	113 318
Other assets	151 161	117 034	82 780
Total assets	16 810 833	13 335 116	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	344 864	1 429 599	1 575 380
Current accounts and deposits from customers	11 902 732	8 617 822	10 470 828
Other borrowed funds	1 362 674	776 438	738 972
Deposits from Social Fund of the Kyrgyz Republic	121 163	-	-
Deposits from Ministry of Finance of the Kyrgyz Republic	48 056	3	12 120
Provision for guarantees and letters of credit issued	57 065	47 928	46 369
Other liabilities	433 093	425 585	431 553
Current tax liability	15 312	-	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	14 293 047	11 304 933	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	722	3 748	2 256
Retained earnings	1 817 064	1 326 435	1 629 905
Total equity	2 517 786	2 030 183	2 332 161
Total liabilities and equity	16 810 833	13 335 116	15 629 803

First Deputy Chairman of the Board
Chynybayeva A.T.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	31 August 2014 KGS '000	31 August 2013 KGS '000
Interest income	1 305 019	993 461
Interest expense	(325 294)	(266 112)
Net interest income	979 725	727 349
Fee and commission income	176 550	164 311
Fee and commission expense	(56 244)	(66 637)
Net fee and commission income	120 306	97 674
Net foreign exchange income	122 539	67 932
Other operating income	2 139	1 925
Operating income	1 224 709	894 880
Impairment losses	(119 761)	7 323
Personnel expenses	(290 768)	(223 316)
Other general administrative expenses	(183 114)	(169 824)
	(593 643)	(385 817)
Profit before income tax	631 066	509 063
Income tax expense	(63 107)	(50 947)
Profit for the quarter	567 959	458 116
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 535)	1 559
Total comprehensive income for the period	566 424	459 675

First Deputy Chairman of the Board

Chynybayeva A.T.



Chief accountant

Baryktabasova A.K.