

OJSC «Optima Bank»
Statement of Financial Position

	31 October 2014 KGS '000	31 October 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	985 686	756 334	855 627
Loans and advances to National Bank	1 091 477	1 109 568	915 736
Loans and advances to banks and other financial institutions	4 476 814	3 327 803	3 163 368
Available-for-sale financial assets			
- Held by the Bank	77 778	619 880	1 126 335
Loans to customers	13 990 820	9 203 122	9 495 955
- Provisions	(601 426)	(446 852)	(434 690)
Loans to customers, net of provisions	13 389 394	8 756 270	9 061 265
Property, equipment	341 395	307 159	311 374
Intangible assets	104 468	107 145	113 318
Other assets	156 559	91 045	82 780
Total assets	20 623 571	15 075 204	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	330 426	1 658 609	1 575 380
Current accounts and deposits from customers	15 076 780	9 909 104	10 470 828
Other borrowed funds	1 543 102	781 136	738 972
Deposits from Social Fund of the Kyrgyz Republic	253 504	-	-
Deposits from Ministry of Finance of the Kyrgyz Republic	160 362	7 120	12 120
Provision for guarantees and letters of credit issued	51 843	45 092	46 369
Other liabilities	424 105	416 386	431 553
Current tax liability	32 756	11 431	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	17 880 966	12 836 436	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	117	3 252	2 256
Retained earnings	2 042 488	1 535 516	1 629 905
Total equity	2 742 605	2 238 768	2 332 161
Total liabilities and equity	20 623 571	15 075 204	15 629 803

Chairman of the Board
Karyshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Comprehensive Income

	31 October 2014 KGS '000	31 October 2013 KGS '000
Interest income	1 691 449	1 265 957
Interest expense	(429 275)	(328 222)
Net interest income	1 262 174	937 735
Fee and commission income	231 083	213 139
Fee and commission expense	(74 997)	(79 084)
Net fee and commission income	156 086	134 055
Net foreign exchange income	165 100	89 844
Other operating income	2 602	2 224
Operating income	1 585 962	1 163 858
Impairment losses	(105 027)	80 117
Personnel expenses	(366 544)	(286 843)
Other general administrative expenses	(232 857)	(215 802)
	(704 428)	(422 528)
Profit before income tax	881 534	741 330
Income tax expense	(88 151)	(74 133)
Profit for the quarter	793 383	667 197
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(2 139)	1 062
Total comprehensive income for the period	791 244	668 259

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.