

OJSC «Optima Bank»
Statement of Financial Position

	30 November 2014 KGS '000	30 November 2013 KGS '000	31 December 2013 KGS '000
ASSETS			
Cash and cash equivalents	1 095 267	820 754	855 627
Loans and advances to National Bank	1 439 195	1 228 169	915 736
Loans and advances to banks and other financial institutions	2 085 884	3 304 223	3 163 368
Available-for-sale financial assets - Held by the Bank	27 912	648 737	1 126 335
Loans to customers - Provisions	14 074 565 (601 270)	9 415 876 (454 744)	9 495 955 (434 690)
Loans to customers, net of provisions	13 473 295	8 961 132	9 061 265
Property, equipment	340 605	307 562	311 374
Intangible assets	103 350	108 527	113 318
Other assets	161 225	122 837	82 780
Total assets	18 726 733	15 501 941	15 629 803
LIABILITIES			
Deposits and balances from banks and other financial institutions	224 982	1 582 248	1 575 380
Current accounts and deposits from customers	13 909 861	10 335 870	10 470 828
Other borrowed funds	729 399	792 463	738 972
Deposits from Social Fund of the Kyrgyz Republic	328 530	-	-
Deposits from Ministry of Finance of the Kyrgyz Republic	163 427	9 298	12 120
Provision for guarantees and letters of credit issued	53 119	45 067	46 369
Other liabilities	440 951	420 708	431 553
Current tax liability	21 638	4 896	14 332
Deferred tax liability	8 088	7 558	8 088
Total liabilities	15 879 995	13 198 108	13 297 642
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	26	2 668	2 256
Retained earnings	2 146 712	1 601 165	1 629 905
Total equity	2 846 738	2 303 833	2 332 161
Total liabilities and equity	18 726 733	15 501 941	15 629 803

Chairman of the Board
Kapsyshev B.S.

Chief accountant
Baryktabasova A.K.

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Statement of Comprehensive Income

	30 November 2014 KGS '000	30 November 2013 KGS '000
Interest income	1 890 102	1 407 385
Interest expense	(492 685)	(360 908)
Net interest income	1 397 417	1 046 477
Fee and commission income	255 729	234 044
Fee and commission expense	(82 827)	(84 330)
Net fee and commission income	172 902	149 714
Net foreign exchange income	192 229	99 189
Other operating income	2 844	2 401
Operating income	1 765 392	1 297 781
Impairment losses	(103 809)	75 916
Personnel expenses	(404 987)	(318 878)
Other general administrative expenses	(259 255)	(240 545)
	(768 051)	(483 507)
Profit before income tax	997 341	814 274
Income tax expense	(99 734)	(81 428)
Profit for the quarter	897 607	732 846
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(2 229)	478
Total comprehensive income for the period	895 378	733 324



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Chief accountant
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