

OJSC «Optima Bank»
Statement of Financial Position

	31 March 2018 KGS '000	31 March 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	2 087 454	1 319 687	1 391 003
Accounts with the National Bank	3 514 555	2 508 462	2 440 157
Accounts with other banks and financial institutions	3 956 113	1 846 700	5 363 906
Loans and advances to banks and other financial institutions	55 365	16 874	32 265
Available-for-sale financial assets - Held by the Bank	1 650 657	2 049 154	1 008 528
Loans to customers	17 753 019	13 568 731	16 936 307
- Provisions	(1 658 674)	(1 391 807)	(1 521 658)
Loans to customers, net of provisions	16 094 345	12 176 924	15 414 649
Property, equipment and intangible assets	373 302	402 648	384 822
Other property owned by the bank	104 190	22 355	60 399
Other assets	196 904	196 219	238 682
Total assets	28 032 885	20 539 023	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	24 459	9 465	23 715
Deposits and balances from banks and other financial institutions	456 284	265 862	323 550
Current accounts and deposits from customers	19 940 177	15 606 651	18 965 740
Other borrowed funds	2 122 531	834 586	2 113 414
Loans from the National Bank	875 835	-	451 910
Other liabilities	496 834	258 101	348 225
Total liabilities	23 916 120	16 974 665	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	(50)	2 556	1 627
Retained earnings	3 066 815	2 511 802	3 056 230
Total equity	4 116 765	3 564 358	4 107 857
Total liabilities and equity	28 032 885	20 539 023	26 334 411

Chairman of the Board
 Kapshev B.S.

Chief accountant
 Baryktabasova A.K.



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Statement of Profit or Loss and Other Comprehensive Income

	31 March 2018 KGS '000	31 March 2017 KGS '000
Interest income	586 463	469 050
Interest expense	(125 774)	(111 817)
Net interest income	460 689	357 233
Fee and commission income	100 150	82 606
Fee and commission expense	(34 060)	(28 980)
Net fee and commission income	66 090	53 626
Net loss on financial instruments at fair value through profit or loss	8 129	7 288
Net foreign exchange income	68 995	49 093
Other operating income	1 852	1 462
Operating income	605 755	468 702
Impairment losses	(141 977)	(69 345)
Operating expenses	(283 973)	(332 015)
Profit before income tax	179 805	67 342
Income tax expense	(18 020)	(6 743)
Profit for the quarter	161 785	60 599
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 677)	2 328
Total comprehensive income for the period	160 108	62 927

Earnings per share

Basic and diluted earnings per share (KGS)	7,70	2,89
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Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

(Signature)