

OJSC «Optima Bank»
Statement of Financial Position

	30 June 2018 KGS '000	30 June 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 973 231	1 363 351	1 391 003
Accounts with the National Bank	1 768 430	2 510 963	2 440 157
Accounts with other banks and financial institutions	4 422 429	2 655 577	5 363 906
Loans and advances to banks and other financial institutions	55 391	24 043	32 265
Available-for-sale financial assets	2 660 276	1 703 178	1 008 528
- Held by the Bank			
Loans to customers	19 508 952	14 953 569	16 936 307
- Provisions	(1 792 201)	(1 372 024)	(1 521 658)
Loans to customers, net of provisions	17 716 751	13 581 545	15 414 649
Property, equipment and intangible assets	364 272	396 171	384 822
Other property owned by the bank	153 379	24 342	60 399
Other assets	204 419	276 098	238 682
Total assets	29 318 578	22 535 268	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	26 347	19 182	23 715
Deposits and balances from banks and other financial institutions	508 560	86 424	323 550
Current accounts and deposits from customers	19 933 171	16 461 424	18 965 740
Other borrowed funds	3 043 942	1 356 996	2 113 414
Loans from the National Bank	1 106 304	451 171	451 910
Other liabilities	416 639	409 796	348 225
Total liabilities	25 034 963	18 784 993	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	1 677	4 819	1 627
Retained earnings	3 231 938	2 695 456	3 056 230
Total equity	4 283 615	3 750 275	4 107 857
Total liabilities and equity	29 318 578	22 535 268	26 334 411

Chairman of the Board
 Kapyshev B.S.

Chief accountant
 Baryktabasova A.K.



OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 June 2018 KGS '000	30 June 2017 KGS '000
Interest income	1 215 342	974 737
Interest expense	(283 548)	(217 596)
Net interest income	931 794	757 141
Fee and commission income	212 027	177 437
Fee and commission expense	(72 381)	(58 198)
Net fee and commission income	139 646	119 239
Net loss on financial instruments at fair value through profit or loss	17 105	11 115
Net foreign exchange income	148 803	105 336
Other operating income	2 560	1 963
Operating income	1 239 908	994 794
Impairment losses	(302 180)	(113 330)
Operating expenses	(574 497)	(610 064)
Profit before income tax	363 231	271 400
Income tax expense	(36 323)	(27 147)
Profit for the quarter	326 908	244 253
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	50	4 591
Total comprehensive income for the period	326 958	248 844

Earnings per share

Basic and diluted earnings per share (KGS)	15,57	11,63
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Chairman of the Board
Kapyshev B.S.

Chief accountant
Baryktabasova A.K.



The image shows a blue ink signature of the Chief accountant, Baryktabasova A.K., over a horizontal line.