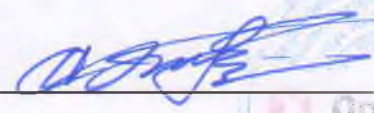
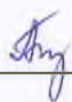


OJSC «Optima Bank»
Statement of Financial Position

	30 September 2018 KGS '000	30 September 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	2 124 944	1 608 163	1 391 003
Accounts with the National Bank	1 723 054	1 717 348	2 440 157
Accounts with other banks and financial institutions	4 981 495	5 222 795	5 363 906
Loans and advances to banks and other financial institutions	56 540	18 176	32 265
Available-for-sale financial assets - Held by the Bank	1 783 073	2 364 830	1 008 528
Loans to customers - Provisions	21 049 807 (2 003 223)	15 896 035 (1 455 476)	16 936 307 (1 521 658)
Loans to customers, net of provisions	19 046 584	14 440 559	15 414 649
Property, equipment and intangible assets	362 719	399 020	384 822
Other property owned by the bank	158 790	41 597	60 399
Other assets	224 982	267 919	238 682
Total assets	30 462 181	26 080 407	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	33 860	22 040	23 715
Deposits and balances from banks and other financial institutions	272 943	183 685	323 550
Current accounts and deposits from customers	20 997 866	19 321 052	18 965 740
Other borrowed funds	3 125 921	1 757 025	2 113 414
Loans from the National Bank	1 106 304	451 849	451 910
Other liabilities	456 118	422 072	348 225
Total liabilities	25 993 012	22 157 723	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	4 454	2 556	1 627
Retained earnings	3 414 715	2 870 128	3 056 230
Total equity	4 469 169	3 922 684	4 107 857
Total liabilities and equity	30 462 181	26 080 407	26 334 411


Chairman of the Board
Kapshev B.S.


Chief accountant
Baryktasova A.K.



OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 September 2018 KGS '000	30 September 2017 KGS '000
Interest income	1 903 975	1 529 151
Interest expense	(442 388)	(332 670)
Net interest income	1 461 587	1 196 481
Fee and commission income	330 276	280 002
Fee and commission expense	(112 934)	(88 398)
Net fee and commission income	217 342	191 604
Net loss on financial instruments at fair value through profit or loss	24 426	15 425
Net foreign exchange income	239 796	170 031
Other operating income	4 335	2 837
Operating Income	1 947 486	1 576 378
Impairment losses	(516 895)	(220 689)
Operating expenses	(864 274)	(890 197)
Profit before income tax	566 317	465 492
Income tax expense	(56 632)	(46 567)
Profit for the quarter	509 685	418 925
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 827	2 328
Total comprehensive income for the period	512 512	421 253

Earnings per share

Basic and diluted earnings per share (KGS)	24,27	19,95
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Chairman of the Board
Kapyshev B.S.

Chief accountant
Baryktabasova A.K.