

OJSC «Optima Bank»
Statement of Financial Position

	31 December 2018 KGS '000	31 December 2017 KGS '000
ASSETS		
Cash on hand	1 509 642	1 391 003
Accounts with the National Bank	2 489 756	2 440 157
Accounts with other banks and financial institutions	5 694 374	5 363 906
Loans and advances to banks and other financial institutions	57 281	32 265
Available-for-sale financial assets - Held by the Bank	1 134 776	1 008 528
Loans to customers - Provisions	21 521 505 (2 147 901)	16 936 307 (1 521 658)
Loans to customers, net of provisions	19 373 604	15 414 649
Property, equipment and intangible assets	450 222	384 822
Other property owned by the bank	243 482	60 399
Other assets	190 301	238 682
Total assets	31 143 438	26 334 411
LIABILITIES		
Financial instruments at fair value through profit or loss	28 707	23 715
Deposits and balances from banks and other financial institutions	257 190	323 550
Current accounts and deposits from customers	21 581 222	18 965 740
Other borrowed funds	3 184 867	2 113 414
Loans from the National Bank	1 106 455	451 910
Other liabilities	359 596	348 225
Total liabilities	26 518 037	22 226 554
EQUITY		
Share capital	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	6 153	1 627
Retained earnings	3 569 248	3 056 230
Total equity	4 625 401	4 107 857
Total liabilities and equity	31 143 438	26 334 411

Chairman of the Board
 Kapyshev B.S.



Chief accountant
 Baryktabasova A.K.

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Statement of Profit or Loss and Other Comprehensive Income

	31 December 2018 KGS '000	31 December 2017 KGS '000
Interest income	2 596 403	2 109 504
Interest expense	(603 249)	(457 895)
Net interest income	1 993 154	1 651 609
Fee and commission income	457 458	391 421
Fee and commission expense	(158 050)	(123 862)
Net fee and commission income	299 408	267 559
Net loss on financial instruments at fair value through profit or loss	30 445	20 946
Net foreign exchange income	317 891	233 323
Other operating income	6 835	7 545
Operating income	2 647 733	2 180 982
Impairment losses	(655 321)	(273 663)
Operating expenses	(1 220 458)	(1 222 428)
Profit before income tax	771 954	684 891
Income tax expense	(107 736)	(79 864)
Profit for the quarter	664 218	605 027
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	4 526	1 399
Total comprehensive income for the period	668 744	606 426
Earnings per share		
Basic and diluted earnings per share (KGS)	31,63	28,81

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

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