

OJSC «Optima Bank»
Statement of Financial Position

	31 January 2018 KGS '000	31 January 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 509 350	1 373 990	1 391 003
Accounts with the National Bank	2 288 169	3 233 277	2 440 157
Accounts with other banks and financial institutions	5 259 516	1 956 992	5 363 906
Loans and advances to banks and other financial institutions	32 077	35 235	32 265
Available-for-sale financial assets			
- Held by the Bank	1 617 142	1 411 682	1 008 528
Loans to customers	16 916 903	12 759 967	16 936 307
- Provisions	(1 585 129)	(1 351 137)	(1 521 658)
Loans to customers, net of provisions	15 331 774	11 408 830	15 414 649
Property, equipment and intangible assets	378 590	414 735	384 822
Other assets	304 478	214 814	299 081
Total assets	26 721 096	20 049 555	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	20 986	25 931	23 715
Deposits and balances from banks and other financial institutions	333 334	184 907	323 550
Current accounts and deposits from customers	19 386 696	15 246 008	18 965 740
Other borrowed funds	2 036 153	804 310	2 113 414
Loans from the National Bank	451 910	-	451 910
Other liabilities	340 282	130 557	348 225
Total liabilities	22 569 361	16 391 713	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	701	537	1 627
Retained earnings	3 101 034	2 607 305	3 056 230
Total equity	4 151 735	3 657 842	4 107 857
Total liabilities and equity	26 721 096	20 049 555	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 January 2018 KGS '000	31 January 2017 KGS '000
Interest income	200 159	155 684
Interest expense	(42 814)	(38 257)
Net interest income	157 345	117 427
Fee and commission income	32 698	25 208
Fee and commission expense	(10 789)	(9 158)
Net fee and commission income	21 909	16 050
Net loss on financial instruments at fair value through profit or loss	2 552	4 146
Net foreign exchange income	22 890	17 179
Other operating income	381	312
Operating income	205 077	155 114
Impairment losses	(56 720)	(25 299)
Operating expenses	(98 575)	(83 303)
Profit before income tax	49 782	46 512
Income tax expense	(4 978)	(4 651)
Profit for the quarter	44 804	41 861
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(926)	309
Total comprehensive income for the period	43 878	42 170

Earnings per share

Basic and diluted earnings per share (KGS)

2,13

1,99

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.