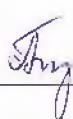


OJSC «Optima Bank»
Statement of Financial Position

	30 April 2018 KGS '000	30 April 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 980 803	1 448 931	1 391 003
Accounts with the National Bank	3 257 398	2 224 023	2 440 157
Accounts with other banks and financial institutions	3 057 918	1 912 734	5 363 906
Loans and advances to banks and other financial institutions	55 677	15 600	32 265
Available-for-sale financial assets			
- Held by the Bank	1 892 776	2 121 549	1 008 528
Loans to customers	18 467 420	13 721 400	16 936 307
- Provisions	(1 712 334)	(1 364 832)	(1 521 658)
Loans to customers, net of provisions	16 755 086	12 356 568	15 414 649
Property, equipment and intangible assets	367 604	397 130	384 822
Other property owned by the bank	121 932	23 999	60 399
Other assets	196 256	244 558	238 682
Total assets	27 685 450	20 745 092	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	27 220	3 773	23 715
Deposits and balances from banks and other financial institutions	350 978	164 043	323 550
Current accounts and deposits from customers	19 672 813	15 718 785	18 965 740
Other borrowed funds	2 097 398	962 171	2 113 414
Loans from the National Bank	877 340	-	451 910
Other liabilities	508 650	259 867	348 225
Total liabilities	23 534 399	17 108 639	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	284	1 292	1 627
Retained earnings	3 100 767	2 585 161	3 056 230
Total equity	4 151 051	3 636 453	4 107 857
Total liabilities and equity	27 685 450	20 745 092	26 334 411


Chairman of the Board
Kapshev B.S.




Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 April 2018 KGS '000	30 April 2017 KGS '000
Interest income	787 521	631 991
Interest expense	(174 296)	(149 113)
Net interest income	613 225	482 878
Fee and commission income	136 317	111 975
Fee and commission expense	(46 646)	(38 307)
Net fee and commission income	89 671	73 668
Net loss on financial instruments at fair value through profit or loss	11 050	8 569
Net foreign exchange income	96 679	64 697
Other operating income	2 499	1 816
Operating income	813 124	631 628
Impairment losses	(216 902)	(62 104)
Operating expenses	(378 629)	(420 674)
Profit before income tax	217 593	148 850
Income tax expense	(21 856)	(14 892)
Profit for the quarter	195 737	133 958
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(1 344)	1 064
Total comprehensive income for the period	194 393	135 022

Earnings per share

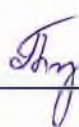
Basic and diluted earnings per share (KGS)	9,32	6,38
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Chairman of the Board

Kapyshev B.S.





Chief accountant

Baryktabasova A.K.