OJSC «Optima Bank»
Statement of Financial Position

	31 May 2018 KGS '000	31 May 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 853 449	1 518 126	1 391 003
Accounts with the National Bank	2 968 318	2 915 764	2 440 157
Accounts with other banks and financial institutions	4 439 002	1 518 050	5 363 906
Loans and advances to banks and other financial institutions	55 528	15 837	32 265
Available-for-sale financial assets - Held by the Bank	2 731 489	1 846 095	1 008 528
Loans to customers	18 837 509	14 288 811	16 936 307
- Provisions	(1 766 127)	(1 387 219)	(1 521 658)
Loans to customers, net of provisions	17 071 382	12 901 592	15 414 649
Property, equipment and intangible assets	362 703	394 963	384 822
Other property owned by the bank	152 485	23 870	60 399
Other assets	197 219	241 343	238 682
Total assets	**29 831 575**	**21 375 640**	**26 334 411**
LIABILITIES			
Financial instruments at fair value through profit or loss	28 745	13 456	23 715
Deposits and balances from banks and other financial institutions	241 526	185 640	323 550
Current accounts and deposits from customers	20 731 561	16 169 951	18 965 740
Other borrowed funds	3 001 017	1 008 446	2 113 414
Loans from the National Bank	1 105 549	-	451 910
Other liabilities	526 843	302 310	348 225
Total liabilities	**25 635 241**	**17 679 803**	**22 226 554**
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	953	6 869	1 627
Retained earnings	3 145 381	2 638 968	3 056 230
Total equity	**4 196 334**	**3 695 837**	**4 107 857**
Total liabilities and equity	**29 831 575**	**21 375 640**	**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

	31 May 2018 KGS '000	31 May 2017 KGS '000
Interest income	1 002 650	802 123
Interest expense	(228 330)	(185 299)
Net interest income	**774 320**	**616 824**
Fee and commission income	175 631	144 626
Fee and commission expense	(57 992)	(48 588)
Net fee and commission income	**117 639**	**96 038**
Net loss on financial instruments at fair value through profit or loss	14 150	9 825
Net foreign exchange income	122 764	83 330
Other operating income	3 409	2 137
Operating income	**1 032 282**	**808 154**
Impairment losses	(289 309)	(79 333)
Operating expenses	(475 808)	(520 185)
Profit before income tax	**267 165**	**208 636**
Income tax expense	(26 814)	(20 871)
Profit for the quarter	**240 351**	**187 765**
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	(674)	6 641
Total comprehensive income for the period	**239 677**	**194 406**
Earnings per share		
Basic and diluted earnings per share (KGS)	**11,45**	**8,94**

Chairman of the Board

Kapyshev B.S.

Chief accountant

Baryktabasova A.K.