

OJSC «Optima Bank»
Statement of Financial Position

	31 July 2018 KGS '000	31 July 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 811 605	1 550 174	1 391 003
Accounts with the National Bank	1 856 016	2 916 865	2 440 157
Accounts with other banks and financial institutions	4 093 088	3 530 301	5 363 906
Loans and advances to banks and other financial institutions	55 375	17 973	32 265
Available-for-sale financial assets	2 089 620	1 210 560	1 008 528
- Held by the Bank	20 373 101	15 430 071	16 936 307
Loans to customers	(1 884 195)	(1 401 100)	(1 521 658)
- Provisions	18 488 906	14 028 971	15 414 649
Loans to customers, net of provisions	367 977	392 879	384 822
Property, equipment and intangible assets	154 758	34 381	60 399
Other property owned by the bank	231 325	305 779	238 682
Other assets			
Total assets	29 148 670	23 987 883	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	22 922	15 068	23 715
Deposits and balances from banks and other financial institutions	305 965	265 063	323 550
Current accounts and deposits from customers	19 958 470	17 662 870	18 965 740
Other borrowed funds	3 000 275	1 390 409	2 113 414
Loans from the National Bank	1 106 455	451 910	451 910
Other liabilities	444 109	394 997	348 225
Total liabilities	24 838 196	20 180 317	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	3 976	2 343	1 627
Retained earnings	3 256 498	2 755 223	3 056 230
Total equity	4 310 474	3 807 566	4 107 857
Total liabilities and equity	29 148 670	23 987 883	26 334 411

Acting Chairman of the Board
 Kurmanbekov B.D.

Chief accountant
 Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

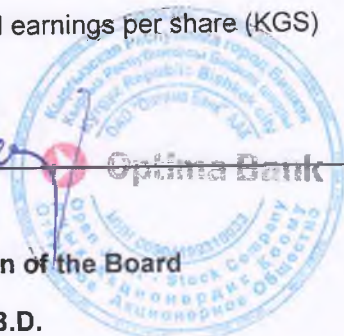
	31 July 2018 KGS '000	31 July 2017 KGS '000
Interest income	1 440 984	1 156 873
Interest expense	(336 675)	(254 275)
Net interest income	1 104 309	902 598
Fee and commission income	251 494	210 942
Fee and commission expense	(85 627)	(67 253)
Net fee and commission income	165 867	143 689
Net loss on financial instruments at fair value through profit or loss	19 925	12 367
Net foreign exchange income	173 790	123 741
Other operating income	3 483	2 265
Operating income	1 467 374	1 184 660
Impairment losses	(400 178)	(137 035)
Operating expenses	(676 676)	(709 817)
Profit before income tax	390 520	337 808
Income tax expense	(39 052)	(33 788)
Profit for the quarter	351 468	304 020
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 349	2 115
Total comprehensive income for the period	353 817	306 135

Earnings per share

Basic and diluted earnings per share (KGS)	16,74	14,48
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Acting Chairman of the Board

Kurmanbekov B.D.



Chief accountant

Baryktabasova A.K.