

OJSC «Optima Bank»
Statement of Financial Position

	31 August 2018 KGS '000	31 August 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 980 443	1 410 312	1 391 003
Accounts with the National Bank	2 170 011	2 819 785	2 440 157
Accounts with other banks and financial institutions	4 314 650	4 595 357	5 363 906
Loans and advances to banks and other financial institutions	56 246	18 274	32 265
Available-for-sale financial assets	1 491 641	940 710	1 008 528
- Held by the Bank			
Loans to customers	21 040 263	15 737 296	16 936 307
- Provisions	(1 963 027)	(1 422 995)	(1 521 658)
Loans to customers, net of provisions	19 077 236	14 314 301	15 414 649
Property, equipment and intangible assets	362 704	393 287	384 822
Other property owned by the bank	155 771	38 686	60 399
Other assets	255 848	294 593	238 682
Total assets	29 864 550	24 825 305	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	34 479	23 881	23 715
Deposits and balances from banks and other financial institutions	411 705	158 734	323 550
Current accounts and deposits from customers	20 379 494	18 518 881	18 965 740
Other borrowed funds	3 107 449	1 410 189	2 113 414
Loans from the National Bank	1 106 455	451 910	451 910
Other liabilities	443 731	392 819	348 225
Total liabilities	25 483 313	20 956 414	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	5 457	471	1 627
Retained earnings	3 325 780	2 818 420	3 056 230
Total equity	4 381 237	3 868 891	4 107 857
Total liabilities and equity	29 864 550	24 825 305	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 August 2018 KGS '000	31 August 2017 KGS '000
Interest income	1 673 502	1 342 697
Interest expense	(389 855)	(292 553)
Net interest income	1 283 647	1 050 144
Fee and commission income	289 960	245 997
Fee and commission expense	(97 739)	(77 536)
Net fee and commission income	192 221	168 461
Net loss on financial instruments at fair value through profit or loss	22 276	13 818
Net foreign exchange income	208 503	147 465
Other operating income	3 858	2 576
Operating income	1 710 505	1 382 464
Impairment losses	(472 999)	(172 888)
Operating expenses	(770 006)	(801 549)
Profit before income tax	467 500	408 027
Income tax expense	(46 750)	(40 810)
Profit for the quarter	420 750	367 217
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	3 830	243
Total comprehensive income for the period	424 580	367 460

Earnings per share

Basic and diluted earnings per share (KGS)	20,04	17,49
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Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.