

OJSC «Optima Bank»
Statement of Financial Position

	30 November 2018 KGS '000	30 November 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 576 815	1 514 304	1 391 003
Accounts with the National Bank	2 052 812	2 057 403	2 440 157
Accounts with other banks and financial institutions	5 099 556	6 081 844	5 363 906
Loans and advances to banks and other financial institutions	57 187	32 584	32 265
Available-for-sale financial assets	1 504 043	1 175 986	1 008 528
- Held by the Bank			
Loans to customers	21 413 092	16 543 737	16 936 307
- Provisions	(2 175 588)	(1 544 000)	(1 521 658)
Loans to customers, net of provisions	19 237 504	14 999 737	15 414 649
Property, equipment and intangible assets	416 145	388 039	384 822
Other property owned by the bank	182 870	49 599	60 399
Other assets	245 677	280 491	238 682
Total assets	30 372 609	26 579 987	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	33 925	28 293	23 715
Deposits and balances from banks and other financial institutions	263 945	409 921	323 550
Current accounts and deposits from customers	20 741 262	19 065 037	18 965 740
Other borrowed funds	3 172 405	2 095 903	2 113 414
Loans from the National Bank	1 106 304	451 849	451 910
Other liabilities	460 017	466 452	348 225
Total liabilities	25 777 858	22 517 455	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	6 500	2 642	1 627
Retained earnings	3 538 251	3 009 890	3 056 230
Total equity	4 594 751	4 062 532	4 107 857
Total liabilities and equity	30 372 609	26 579 987	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

	30 November 2018 KGS '000	30 November 2017 KGS '000
Interest income	2 371 383	1 915 057
Interest expense	(549 422)	(414 673)
Net interest income	1 821 961	1 500 384
Fee and commission income	414 252	352 145
Fee and commission expense	(142 186)	(110 543)
Net fee and commission income	272 066	241 602
Net loss on financial instruments at fair value through profit or loss	28 575	18 795
Net foreign exchange income	295 139	212 679
Other operating income	6 766	6 934
Operating income	2 424 507	1 980 394
Impairment losses	(654 188)	(282 112)
Operating expenses	(1 066 740)	(1 077 496)
Profit before income tax	703 579	620 786
Income tax expense	(70 358)	(62 100)
Profit for the quarter	633 221	558 686
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	4 873	2 414
Total comprehensive income for the period	638 094	561 100

Earnings per share

Basic and diluted earnings per share (KGS)	30,15	26,60
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Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.

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