

OJSC «Optima Bank»
Statement of Financial Position

	31 March 2019 KGS '000	31 March 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 700 983	2 087 454	1 509 642
Accounts with the National Bank	2 848 893	3 514 555	2 489 756
Accounts with other banks and financial institutions	2 568 372	3 948 147	5 688 532
Loans and advances to banks and other financial institutions	57 569	55 351	57 266
Security investments	1 811 804	1 650 706	1 128 623
Loans to customers	22 766 562	17 753 019	21 521 505
- Loss allowance	(1 928 331)	(1 592 996)	(1 868 679)
Net loans to customers	20 838 231	16 160 023	19 652 826
Property, equipment and intangible assets	451 000	373 302	450 222
Other property owned by the bank	264 019	104 190	243 482
Other assets	226 078	196 905	190 302
Total assets	30 766 949	28 090 633	31 410 651
LIABILITIES			
Financial instruments at fair value through profit or loss	26 157	24 463	28 707
Deposits and balances from banks and other financial institutions	216 244	456 080	257 190
Current accounts and deposits from customers	20 299 957	19 940 177	21 581 222
Other borrowed funds	3 240 823	2 122 531	3 184 867
Loans from the National Bank	1 487 017	875 835	1 106 455
Other liabilities	323 701	431 204	327 532
Total liabilities	25 593 899	23 850 290	26 485 973
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 123 050	3 190 343	3 874 678
Total equity	5 173 050	4 240 343	4 924 678
Total liabilities and equity	30 766 949	28 090 633	31 410 651

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 March 2019 KGS '000	31 March 2018 KGS '000
Interest income calculated using the effective interest method	677 825	586 463
Interest expense	(158 097)	(125 773)
Net interest income	519 728	460 690
Fee and commission income	111 981	100 150
Fee and commission expense	(49 483)	(34 060)
Net fee and commission income	62 498	66 090
Net loss on financial instruments at fair value through profit or loss	4 924	8 129
Net foreign exchange income	50 971	68 995
Other operating income	903	1 852
Operating income	639 024	605 756
Impairment losses on debt financial assets	(54 560)	(132 410)
General administrative expenses	(309 934)	(283 972)
Other impairment losses	725	(14 484)
Profit before income tax	275 255	174 890
Income tax expense	(26 883)	(18 020)
Profit for the quarter	248 372	156 870

Earnings per share

Basic and diluted earnings per share (KGS)	11,83	7,47
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Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.