

OJSC «Optima Bank»
Statement of Financial Position

	30 June 2019 KGS '000	30 June 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	2 159 167	1 973 231	1 509 642
Accounts with the National Bank	2 779 687	1 768 429	2 489 756
Accounts with other banks and financial institutions	4 674 992	4 416 496	5 688 532
Loans and advances to banks and other financial institutions	57 576	55 377	57 266
Security investments	1 165 164	2 658 599	1 128 623
Loans to customers	23 999 010	19 508 952	21 521 505
- Loss allowance	(1 834 488)	(1 649 831)	(1 868 679)
Net loans to customers	22 164 522	17 859 121	19 652 826
Property, equipment and intangible assets	468 572	364 272	450 222
Other property owned by the bank	313 969	153 379	243 482
Other assets	227 582	204 419	190 302
Total assets	34 011 231	29 453 323	31 410 651
LIABILITIES			
Financial instruments at fair value through profit or loss	21 756	26 347	28 707
Deposits and balances from banks and other financial institutions	2 484 422	508 360	257 190
Current accounts and deposits from customers	20 817 358	19 933 171	21 581 222
Other borrowed funds	3 349 367	3 043 943	3 184 867
Loans from the National Bank	1 376 694	1 106 304	1 106 455
Other liabilities	399 243	372 916	327 532
Total liabilities	28 448 840	24 991 041	26 485 973
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 512 391	3 412 282	3 874 678
Total equity	5 562 391	4 462 282	4 924 678
Total liabilities and equity	34 011 231	29 453 323	31 410 651

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

	30 June 2019 KGS '000	30 June 2018 KGS '000
Interest income calculated using the effective interest method	1 421 464	1 215 342
Interest expense	(344 057)	(283 548)
Net interest income	1 077 407	931 794
Fee and commission income	240 883	212 027
Fee and commission expense	(105 164)	(72 381)
Net fee and commission income	135 719	139 646
Net loss on financial instruments at fair value through profit or loss	10 759	17 105
Net foreign exchange income	111 302	148 803
Other operating income	3 126	2 560
Operating income	1 338 313	1 239 908
Impairment losses on debt financial assets	28 152	(194 663)
General administrative expenses	(642 361)	(574 497)
Other impairment losses	(15 803)	(55 615)
Profit before income tax	708 301	415 133
Income tax expense	(70 588)	(36 323)
Profit for the quarter	637 713	378 810

Earnings per share

Basic and diluted earnings per share (KGS)	30,37	18,04
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Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.