

OJSC «Optima Bank»
Statement of Financial Position

	30 September 2019 KGS '000	30 September 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	2 199 853	2 124 944	1 509 642
Accounts with the National Bank	2 279 851	1 723 054	2 489 756
Accounts with other banks and financial institutions	6 127 721	4 975 007	5 688 532
Loans and advances to banks and other financial institutions	88 722	56 526	57 266
Security investments	1 668 319	1 778 619	1 128 623
Loans to customers	24 485 939	21 049 807	21 521 505
- Loss allowance	(1 780 889)	(1 786 428)	(1 868 679)
Net loans to customers	22 705 050	19 263 379	19 652 826
Property, equipment and intangible assets	502 006	362 719	450 222
Other property owned by the bank	386 343	158 790	243 482
Other assets	321 379	224 982	190 302
Total assets	36 279 244	30 668 020	31 410 651
LIABILITIES			
Financial instruments at fair value through profit or loss	22 868	33 860	28 707
Deposits and balances from banks and other financial institutions	2 219 617	272 743	257 190
Current accounts and deposits from customers	22 860 000	20 997 866	21 581 222
Other borrowed funds	3 388 942	3 125 921	3 184 867
Loans from the National Bank	1 359 290	1 106 304	1 106 455
Other liabilities	481 466	390 785	327 532
Total liabilities	30 332 183	25 927 479	26 485 973
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 897 061	3 690 541	3 874 678
Total equity	5 947 061	4 740 541	4 924 678
Total liabilities and equity	36 279 244	30 668 020	31 410 651

Acting Chairman of the Board
Kurmanbekov B.D.



Chief accountant
Baryktabasova A.K.

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Statement of Profit or Loss and Other Comprehensive Income

	30 September 2019 KGS '000	30 September 2018 KGS '000
Interest income calculated using the effective interest method	2 200 771	1 903 975
Interest expense	(543 167)	(442 388)
Net interest income	1 657 604	1 461 587
Fee and commission income	381 414	330 276
Fee and commission expense	(166 794)	(112 934)
Net fee and commission income	214 620	217 342
Net loss on financial instruments at fair value through profit or loss	16 771	24 426
Net foreign exchange income	191 715	239 796
Other operating income	5 903	4 335
Operating income	2 086 613	1 947 486
Impairment losses on debt financial assets	61 287	(308 053)
General administrative expenses	(971 097)	(864 273)
Other impairment losses	(39 031)	(61 460)
Profit before income tax	1 137 772	713 700
Income tax expense	(115 389)	(56 632)
Net Profit	1 022 383	657 068

Earnings per share

Basic and diluted earnings per share (KGS)	48,68	31,29
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Acting Chairman of the Board
Kurmanbekov B.D.



Chief accountant
Baryktabasova A.K.