

OJSC «Optima Bank» Statement of Financial Position

	28 February 2019 KGS '000	28 February 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 723 585	1 434 227	1 509 642
Accounts with the National Bank	2 174 806	2 054 822	2 489 756
Accounts with other banks and financial institutions	3 442 910	4 729 621	5 694 374
Loans and advances to banks and other financial institutions	57 339	31 971	57 281
Security investments	1 700 896	1 295 333	1 128 623
Loans to customers	21 760 910	17 197 621	21 521 505
- Provisions	(2 221 590)	(1 633 251)	(2 147 901)
Loans to customers, net of provisions	19 539 320	15 564 370	19 373 604
Property, equipment and intangible assets	453 924	379 219	450 222
Other property owned by the bank	253 717	98 901	243 482
Other assets	214 725	207 114	190 301
Total assets	29 561 222	25 795 578	31 137 285
LIABILITIES			
Financial instruments at fair value through profit or loss	23 292	23 212	28 707
Deposits and balances from banks and other financial institutions	267 870	393 819	257 190
Current accounts and deposits from customers	19 883 012	18 336 168	21 581 222
Other borrowed funds	3 208 954	2 080 368	3 184 867
Loans from the National Bank	1 106 002	451 726	1 106 455
Other liabilities	346 209	307 422	359 596
Total liabilities	24 835 339	21 592 715	26 518 037
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	3 675 883	3 152 863	3 569 248
Total equity	4 725 883	4 202 863	4 619 248
Total liabilities and equity	29 561 222	25 795 578	31 137 285

Chairman of the Board
Kapyshev B.S.

Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	28 February 2019 KGS '000	28 February 2018 KGS '000
Interest income	440 185	380 787
Interest expense	(102 635)	(83 226)
Net interest income	337 550	297 561
Fee and commission income	71 625	64 625
Fee and commission expense	(32 031)	(20 808)
Net fee and commission income	39 594	43 817
Net loss on financial instruments at fair value through profit or loss	3 170	5 169
Net foreign exchange income	32 552	43 458
Other operating income	2 515	722
Operating income	415 381	390 727
Impairment losses	(89 641)	(91 353)
Operating expenses	(207 257)	(191 992)
Profit before income tax	118 483	107 382
Income tax expense	(11 848)	(10 749)
Profit for the quarter	106 635	96 633

Earnings per share

Basic and diluted earnings per share (KGS)	5,08	4,60
--	-------------	-------------

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.