

OJSC «Optima Bank»
Statement of Financial Position *

	30 April 2019 KGS '000	30 April 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 876 827	1 980 803	1 509 642
Accounts with the National Bank	2 313 114	3 257 398	2 489 756
Accounts with other banks and financial institutions	4 535 959	3 057 918	5 694 373
Loans and advances to banks and other financial institutions	57 687	55 677	57 281
Security investments	1 555 350	1 892 492	1 128 624
Loans to customers	23 335 098	18 467 420	21 521 505
- Provisions	(2 407 839)	(1 712 334)	(2 147 901)
Loans to customers, net of provisions	20 927 259	16 755 086	19 373 604
Property, equipment and intangible assets	446 154	367 604	450 222
Other property owned by the bank	299 600	121 932	243 482
Other assets	236 715	196 256	190 301
Total assets	32 248 665	27 685 166	31 137 285
LIABILITIES			
Financial instruments at fair value through profit or loss	24 356	27 220	28 707
Deposits and balances from banks and other financial institutions	2 558 553	350 978	257 190
Current accounts and deposits from customers	19 746 140	19 672 813	21 581 222
Other borrowed funds	3 354 981	2 097 398	3 184 867
Loans from the National Bank	1 423 907	877 340	1 106 455
Other liabilities	354 194	508 650	359 596
Total liabilities	27 462 131	23 534 399	26 518 037
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	3 736 534	3 100 767	3 569 248
Total equity	4 786 534	4 150 767	4 619 248
Total liabilities and equity	32 248 665	27 685 166	31 137 285

* - As per NBKR standards

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 April 2019 KGS '000	30 April 2018 KGS '000
Interest income	919 036	787 521
Interest expense	(217 305)	(174 296)
Net interest income	701 731	613 225
Fee and commission income	155 619	136 317
Fee and commission expense	(66 708)	(46 646)
Net fee and commission income	88 911	89 671
Net loss on financial instruments at fair value through profit or loss	6 818	11 050
Net foreign exchange income	72 393	96 679
Other operating income	1 962	2 499
Operating Income	871 815	813 124
Impairment losses	(266 655)	(216 902)
Operating expenses	(419 287)	(378 629)
Profit before income tax	185 873	217 593
Income tax expense	(18 587)	(21 856)
Net Profit	167 286	195 737

Earnings per share

Basic and diluted earnings per share (KGS)	7,97	9,32
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* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.