

OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2019 KGS '000	31 May 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 814 338	1 853 449	1 509 642
Accounts with the National Bank	2 946 019	2 968 318	2 489 756
Accounts with other banks and financial institutions	5 366 666	4 439 002	5 694 373
Loans and advances to banks and other financial institutions	57 786	55 528	57 281
Security investments	1 674 601	2 730 536	1 128 624
Loans to customers	23 318 247	18 837 509	21 521 505
- Provisions	(2 470 675)	(1 766 127)	(2 147 901)
Loans to customers, net of provisions	20 847 572	17 071 382	19 373 604
Property, equipment and intangible assets	449 593	362 703	450 222
Other property owned by the bank	302 481	152 485	243 482
Other assets	249 117	197 219	190 301
Total assets	33 708 173	29 830 622	31 137 285
LIABILITIES			
Financial instruments at fair value through profit or loss	26 434	28 745	28 707
Deposits and balances from banks and other financial institutions	2 504 800	241 526	257 190
Current accounts and deposits from customers	20 722 815	20 731 561	21 581 222
Other borrowed funds	3 370 933	3 001 017	3 184 867
Loans from the National Bank	1 870 603	1 105 549	1 106 455
Other liabilities	377 880	526 843	359 596
Total liabilities	28 873 465	25 635 241	26 518 037
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	3 784 708	3 145 381	3 569 248
Total equity	4 834 708	4 195 381	4 619 248
Total liabilities and equity	33 708 173	29 830 622	31 137 285

* - As per NBKR standards

Acting Chairman of the Board
Turbatov R.R.

Chief accountant
Baryktabasova A.K.



OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 May 2019 KGS '000	31 May 2018 KGS '000
Interest income	1 174 213	1 002 650
Interest expense	(280 963)	(228 330)
Net interest income	893 250	774 320
Fee and commission income	199 784	175 631
Fee and commission expense	(84 429)	(57 992)
Net fee and commission income	115 355	117 639
Net loss on financial instruments at fair value through profit or loss	8 800	14 150
Net foreign exchange income	91 766	122 764
Other operating income	2 739	3 409
Operating income	1 111 910	1 032 282
Impairment losses	(340 967)	(289 309)
Operating expenses	(531 544)	(475 808)
Profit before income tax	239 399	267 165
Income tax expense	(23 939)	(26 814)
Net Profit	215 460	240 351

Earnings per share

Basic and diluted earnings per share (KGS)	10,26	11,45
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* - As per NBKR standards

Acting Chairman of the Board
Turbatov R.R.

Chief accountant
Baryktabasova A.K.