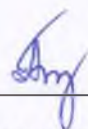


OJSC «Optima Bank»
Statement of Financial Position *

	31 July 2019 KGS '000	31 July 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 957 787	1 811 605	1 509 642
Accounts with the National Bank	2 451 496	1 856 016	2 489 756
Accounts with other banks and financial institutions	5 539 123	4 093 088	5 694 373
Loans and advances to banks and other financial institutions	74 614	55 375	57 281
Security investments	1 169 101	2 085 644	1 128 624
Loans to customers	24 045 174	20 373 101	21 521 505
- Provisions	(2 419 863)	(1 884 195)	(2 147 901)
Loans to customers, net of provisions	21 625 311	18 488 906	19 373 604
Property, equipment and intangible assets	478 232	367 977	450 222
Other property owned by the bank	373 528	154 758	243 482
Other assets	250 066	231 325	190 301
Total assets	33 919 258	29 144 694	31 137 285
LIABILITIES			
Financial instruments at fair value through profit or loss	23 896	22 922	28 707
Deposits and balances from banks and other financial institutions	2 377 309	305 965	257 190
Current accounts and deposits from customers	21 314 713	19 958 470	21 581 222
Other borrowed funds	3 343 345	3 000 275	3 184 867
Loans from the National Bank	1 359 466	1 106 455	1 106 455
Other liabilities	423 775	444 109	359 596
Total liabilities	28 842 504	24 838 196	26 518 037
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 026 754	3 256 498	3 569 248
Total equity	5 076 754	4 306 498	4 619 248
Total liabilities and equity	33 919 258	29 144 694	31 137 285



Optima Bank
Acting Chairman of the Board
Kurbanbekov B.D.


Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 July 2019 KGS '000	31 July 2018 KGS '000
Interest income	1 679 164	1 440 984
Interest expense	(409 838)	(336 675)
Net interest income	1 269 326	1 104 309
Fee and commission income	288 712	251 494
Fee and commission expense	(124 642)	(85 627)
Net fee and commission income	164 070	165 867
Net loss on financial instruments at fair value through profit or loss	12 884	19 925
Net foreign exchange income	143 944	173 790
Other operating income	3 840	3 483
Operating income	1 594 064	1 467 374
Impairment losses	(336 285)	(400 178)
Operating expenses	(749 447)	(676 676)
Profit before income tax	508 332	390 520
Income tax expense	(50 826)	(39 052)
Net Profit	457 506	351 468

Earnings per share

Basic and diluted earnings per share (KGS)	21,79	16,74
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* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.

Chief accountant
Baryktabasova A.K.