

OJSC «Optima Bank»
Statement of Financial Position *

	31 August 2019 KGS '000	31 August 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 974 447	1 980 443	1 509 642
Accounts with the National Bank	2 864 780	2 170 011	2 489 756
Accounts with other banks and financial institutions	5 525 057	4 314 650	5 694 373
Loans and advances to banks and other financial institutions	88 763	56 246	57 281
Security investments	1 367 205	1 486 184	1 128 624
Loans to customers	24 349 740	21 040 263	21 521 505
- Provisions	(2 464 094)	(1 963 027)	(2 147 901)
Loans to customers, net of provisions	21 885 646	19 077 236	19 373 604
Property, equipment and intangible assets	478 347	362 704	450 222
Other property owned by the bank	365 621	155 771	243 482
Other assets	317 112	255 848	190 301
Total assets	34 866 978	29 859 093	31 137 285
LIABILITIES			
Financial instruments at fair value through profit or loss	24 022	34 479	28 707
Deposits and balances from banks and other financial institutions	2 305 340	411 705	257 190
Current accounts and deposits from customers	22 207 892	20 379 494	21 581 222
Other borrowed funds	3 377 085	3 107 449	3 184 867
Loans from the National Bank	1 359 466	1 106 455	1 106 455
Other liabilities	422 242	443 731	359 596
Total liabilities	29 696 047	25 483 313	26 518 037
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 120 931	3 325 780	3 569 248
Total equity	5 170 931	4 375 780	4 619 248
Total liabilities and equity	34 866 978	29 859 093	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 *

	31 August 2019 KGS '000	31 August 2018 KGS '000
Interest income	1 938 910	1 673 502
Interest expense	(477 245)	(389 855)
Net interest income	1 461 665	1 283 647
Fee and commission income	334 314	289 960
Fee and commission expense	(143 078)	(97 739)
Net fee and commission income	191 236	192 221
Net loss on financial instruments at fair value through profit or loss	14 889	22 276
Net foreign exchange income	169 836	208 503
Other operating income	5 101	3 858
Operating Income	1 842 727	1 710 505
Impairment losses	(378 055)	(472 999)
Operating expenses	(851 699)	(770 006)
Profit before Income tax	612 973	467 500
Income tax expense	(61 290)	(46 750)
Net Profit	551 683	420 750

Earnings per share

Basic and diluted earnings per share (KGS)	26,27	20,04
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* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.