

OJSC «Optima Bank»
Statement of Financial Position

	31 October 2019 KGS '000	31 October 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 812 332	1 512 987	1 509 642
Accounts with the National Bank	3 160 813	2 614 774	2 489 756
Accounts with other banks and financial institutions	5 042 643	5 136 583	5 688 532
Loans and advances to banks and other financial institutions	88 993	56 938	57 266
Security investments	1 267 486	1 654 160	1 128 623
Loans to customers	24 886 466	21 404 727	21 521 505
- Loss allowance	(1 787 764)	(1 814 283)	(1 868 679)
Net loans to customers	23 098 702	19 590 444	19 652 826
Property, equipment and intangible assets	543 150	422 404	450 222
Other property owned by the bank	388 888	155 606	243 482
Other assets	282 335	219 480	190 302
Total assets	35 685 342	31 363 376	31 410 651
LIABILITIES			
Financial instruments at fair value through profit or loss	26 699	35 602	28 707
Deposits and balances from banks and other financial institutions	1 428 553	194 972	257 190
Current accounts and deposits from customers	22 707 384	21 594 724	21 581 222
Other borrowed funds	3 586 819	3 151 879	3 184 867
Loans from the National Bank	1 359 466	1 106 455	1 106 455
Other liabilities	548 425	413 694	327 532
Total liabilities	29 657 346	26 497 326	26 485 973
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 977 996	3 816 050	3 874 678
Total equity	6 027 996	4 866 050	4 924 678
Total liabilities and equity	35 685 342	31 363 376	31 410 651

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

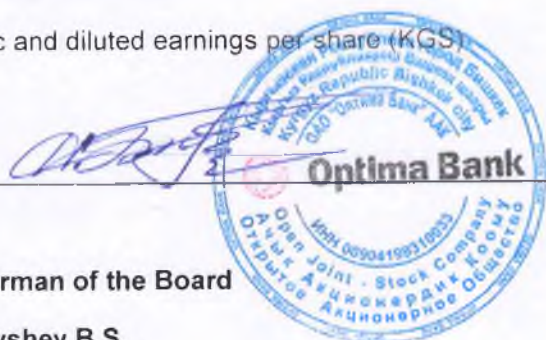
	31 October 2019 KGS '000	31 October 2018 KGS '000
Interest income calculated using the effective interest method	2 464 622	2 145 850
Interest expense	(609 881)	(495 991)
Net interest income	1 854 741	1 649 859
Fee and commission income	432 322	373 198
Fee and commission expense	(187 541)	(127 412)
Net fee and commission income	244 781	245 786
Net loss on financial instruments at fair value through profit or loss	18 931	26 570
Net foreign exchange income	212 341	270 173
Other operating income	8 018	4 862
Operating income	2 338 812	2 197 250
Impairment losses on debt financial assets	58 147	(326 170)
General administrative expenses	(1 129 851)	(964 777)
Other impairment losses	(39 535)	(59 668)
Profit before income tax	1 227 573	846 635
Income tax expense	(124 255)	(64 058)
Net Profit	1 103 318	782 577

Earnings per share

Basic and diluted earnings per share (KGS)	52,54	37,27
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Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.

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