

OJSC «Optima Bank»
Statement of Financial Position

	30 November 2019 KGS '000	30 November 2018 KGS '000	31 December 2018 KGS '000
ASSETS			
Cash on hand	1 693 784	1 576 815	1 509 642
Accounts with the National Bank	2 561 387	2 052 812	2 489 756
Accounts with other banks and financial institutions	3 671 321	5 094 110	5 688 532
Loans and advances to banks and other financial institutions	113 268	57 172	57 266
Security investments	1 768 460	1 497 542	1 128 623
Loans to customers	24 904 705	21 413 092	21 521 505
- Loss allowance	(1 738 521)	(1 775 641)	(1 868 679)
Net loans to customers	23 166 184	19 637 451	19 652 826
Property, equipment and intangible assets	550 003	416 145	450 222
Other property owned by the bank	464 579	182 870	243 482
Other assets	278 287	245 677	190 302
Total assets	34 267 273	30 760 594	31 410 651
LIABILITIES			
Financial instruments at fair value through profit or loss	30 730	33 925	28 707
Deposits and balances from banks and other financial institutions	1 236 259	263 945	257 190
Current accounts and deposits from customers	20 581 703	20 741 261	21 581 222
Other borrowed funds	4 374 746	3 172 405	3 184 867
Loans from the National Bank	1 359 290	1 106 304	1 106 455
Other liabilities	570 513	422 559	327 532
Total liabilities	28 153 241	25 740 399	26 485 973
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 064 032	3 970 195	3 874 678
Total equity	6 114 032	5 020 195	4 924 678
Total liabilities and equity	34 267 273	30 760 594	31 410 651

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktbasova A.K.

Statement of Profit or Loss and Other Comprehensive Income

	30 November 2019 KGS '000	30 November 2018 KGS '000
Interest income calculated using the effective interest method	2 720 046	2 371 383
Interest expense	(676 254)	(549 422)
Net interest income	2 043 792	1 821 961
Fee and commission income	479 746	414 252
Fee and commission expense	(208 892)	(142 186)
Net fee and commission income	270 854	272 066
Net loss on financial instruments at fair value through profit or loss	21 299	28 575
Net foreign exchange income	230 855	295 139
Other operating income	8 451	6 766
Operating income	2 575 251	2 424 507
Impairment losses on debt financial assets	58 147	(282 731)
General administrative expenses	(1 292 905)	(1 066 740)
Other impairment losses	(16 216)	(67 956)
Profit before income tax	1 324 277	1 007 080
Income tax expense	(134 923)	(70 358)
Net Profit	1 189 354	936 722

Earnings per share

Basic and diluted earnings per share

Chairman of the Board
Kapyshev B.S.



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Chief accountant
Baryktabasova A.K.