

**OJSC «Optima Bank»**  
**Statement of Financial Position \***

|   | <b>31 March<br/>2021<br/>KGS '000</b> | <b>31 March<br/>2020<br/>KGS '000</b> | <b>31 December<br/>2020<br/>KGS '000</b> |
|---|---------------------------------------|---------------------------------------|--|
| <b>ASSETS</b>   |                                       |                                       |  |
| Cash on hand  | 2 970 992                             | 1 800 637                             | 3 040 349                                |
| Accounts with the National Bank                                   | 4 526 828                             | 3 911 617                             | 4 216 940                                |
| Accounts with other banks and financial institutions              | 9 102 714                             | 4 660 756                             | 7 509 761                                |
| Loans and advances to banks and other financial institutions      | 341 157                               | 34 034                                | 282 209                                  |
| Security investments  | 3 422 866                             | 2 766 145                             | 2 586 798                                |
| Loans to customers  | 27 170 233                            | 26 643 641                            | 26 854 641                               |
| - Provisions  | (3 779 545)                           | (2 626 175)                           | (3 537 084)                              |
| Loans to customers, net of provisions                             | 23 390 688                            | 24 017 466                            | 23 317 558                               |
| Property, equipment and intangible assets                         | 1 006 362                             | 674 618                               | 988 181                                  |
| Other property owned by the bank                                  | 559 839                               | 549 993                               | 583 242                                  |
| Other assets  | 387 085                               | 226 359                               | 269 467                                  |
| <b>Total assets</b>   | <b>45 708 531</b>                     | <b>38 641 625</b>                     | <b>42 794 505</b>                        |
| <b>LIABILITIES</b>  |                                       |                                       |  |
| Financial instruments at fair value through profit or loss        | 47 390                                | 124 176                               | 43 501                                   |
| Deposits and balances from banks and other financial institutions | 526 369                               | 1 489 546                             | 294 695                                  |
| Current accounts and deposits from customers                      | 31 080 531                            | 23 560 376                            | 28 236 495                               |
| Other borrowed funds  | 6 418 039                             | 6 187 303                             | 6 454 787                                |
| Loans from the National Bank                                      | 839 916                               | 1 055 640                             | 1 175 586                                |
| Other liabilities   | 642 846                               | 558 561                               | 570 719                                  |
| <b>Total liabilities</b>  | <b>39 555 091</b>                     | <b>32 975 602</b>                     | <b>36 775 783</b>                        |
| <b>EQUITY</b>   |                                       |                                       |  |
| Share capital   | 1 050 000                             | 1 050 000                             | 1 050 000                                |
| Retained earnings   | 5 103 440                             | 4 616 023                             | 4 968 722                                |
| <b>Total equity</b>   | <b>6 153 440</b>                      | <b>5 666 023</b>                      | <b>6 018 722</b>                         |
| <b>Total liabilities and equity</b>                               | <b>45 708 531</b>                     | <b>38 641 625</b>                     | <b>42 794 505</b>                        |

\* - As per NBKR standards

Chairman of the Board  
 Kapyshev B.S.



Chief accountant  
 Usupbaeva N.T.

**OJSC «Optima Bank»**

**Statement of Profit or Loss and Other Comprehensive Income \***

|  | 31 March<br>2021<br>KGS '000 | 31 March<br>2020<br>KGS '000 |
|--|------------------------------|------------------------------|
| Interest income  | 787 231                      | 795 961                      |
| Interest expense   | (259 637)                    | (245 959)                    |
| <b>Net interest income</b>   | <b>527 594</b>               | <b>550 002</b>               |
| Fee and commission income  | 199 657                      | 132 559                      |
| Fee and commission expense   | (133 805)                    | (70 496)                     |
| <b>Net fee and commission income</b>                                   | <b>65 852</b>                | <b>62 063</b>                |
| Net gain on financial instruments at fair value through profit or loss | 9 714                        | 8 249                        |
| Net foreign exchange gain  | 104 848                      | 84 531                       |
| Other operating income   | 2 035                        | 3 392                        |
| <b>Operating Income</b>  | <b>710 043</b>               | <b>708 237</b>               |
| Impairment losses  | (174 366)                    | (147 815)                    |
| Operating expenses   | (386 775)                    | (389 837)                    |
| <b>Profit before income tax</b>  | <b>148 902</b>               | <b>170 585</b>               |
| Income tax expense   | (14 184)                     | (17 619)                     |
| <b>Net Profit</b>  | <b>134 718</b>               | <b>152 966</b>               |
| <br><b>Earnings per share</b>  |                              |                              |
| Basic and diluted earnings per share (KGS)                             | 6,42                         | 7,28                         |

\* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Usupbaeva N.T.