

OJSC «Optima Bank»
Statement of Financial Position *

	28 February 2021 KGS '000	29 February 2020 KGS '000	31 December 2020 KGS '000
ASSETS			
Cash on hand	2 776 483	2 059 130	3 040 349
Accounts with the National Bank	3 120 101	1 899 952	4 216 940
Accounts with other banks and financial institutions	7 702 447	4 082 805	7 509 761
Loans and advances to banks and other financial institutions	341 062	32 686	282 209
Security investments	3 609 425	3 979 135	2 586 798
Loans to customers	26 767 626	24 426 805	26 854 641
- Provisions	(3 624 031)	(2 174 500)	(3 537 084)
Loans to customers, net of provisions	23 143 595	22 252 305	23 317 557
Property, equipment and intangible assets	1 020 761	549 859	988 181
Other property owned by the bank	564 160	551 033	583 243
Other assets	374 031	259 859	269 467
Total assets	42 652 065	35 666 764	42 794 505
LIABILITIES			
Financial instruments at fair value through profit or loss	35 790	28 514	43 501
Deposits and balances from banks and other financial institutions	325 845	1 424 409	294 695
Current accounts and deposits from customers	27 919 579	21 101 719	28 236 495
Other borrowed funds	6 447 956	5 665 673	6 454 787
Loans from the National Bank	1 111 242	1 351 835	1 175 586
Other liabilities	624 724	396 507	570 719
Total liabilities	36 465 136	29 968 657	36 775 783
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 136 929	4 648 107	4 968 722
Total equity	6 186 929	5 698 107	6 018 722
Total liabilities and equity	42 652 065	35 666 764	42 794 505

* - 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 *

	28 February 2021 KGS '000	29 February 2020 KGS '000
Interest income	507 716	520 670
Interest expense	(167 487)	(161 223)
Net interest income	340 229	359 447
Fee and commission income	121 370	86 178
Fee and commission expense	(79 863)	(40 918)
Net fee and commission income	41 507	45 260
Net loss on financial instruments at fair value through profit or loss	5 393	5 549
Net foreign exchange income	68 195	37 560
Other operating income	1 243	2 175
Operating income	456 567	449 991
Impairment losses	(19 981)	12 036
Operating expenses	(249 732)	(259 764)
Profit before income tax	186 854	202 263
Income tax expense	(18 647)	(20 233)
Net Profit	168 207	182 030
Earnings per share		
Basic and diluted earnings per share (KGS)	8,01	8,67

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Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.