

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

	31 April 2021 KGS '000	31 April 2020 KGS '000	31 December 2020 KGS '000
ASSETS			
Cash on hand	2 609 536	2 416 967	3 040 349
Accounts with the National Bank	4 246 057	3 221 880	4 216 940
Accounts with other banks and financial institutions	11 537 793	4 719 687	7 509 761
Loans and advances to banks and other financial institutions	343 874	33 804	282 209
Security investments	3 086 342	2 569 260	2 586 798
Loans to customers	27 225 177	26 360 337	26 854 641
- Provisions	(3 856 732)	(2 622 003)	(3 537 084)
Loans to customers, net of provisions	23 368 445	23 738 334	23 317 558
Property, equipment and intangible assets	997 828	666 621	988 181
Other property owned by the bank	548 537	556 108	583 242
Other assets	420 892	246 950	269 467
Total assets	47 159 304	38 169 611	42 794 505
LIABILITIES			
Financial instruments at fair value through profit or loss	47 108	82 121	43 501
Deposits and balances from banks and other financial institutions	377 009	1 389 723	294 695
Current accounts and deposits from customers	32 725 874	23 347 836	28 236 495
Other borrowed funds	6 404 258	6 014 198	6 454 787
Loans from the National Bank	839 807	1 052 511	1 175 586
Other liabilities	577 319	566 174	570 719
Total liabilities	40 971 375	32 452 563	36 775 783
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 137 929	4 667 048	4 968 722
Total equity	6 187 929	5 717 048	6 018 722
Total liabilities and equity	47 159 304	38 169 611	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 *

	31 April 2021 KGS '000	31 April 2020 KGS '000
Interest income	1 060 869	1 064 497
Interest expense	(351 520)	(332 101)
Net interest income	709 349	732 396
Fee and commission income	279 644	161 835
Fee and commission expense	(182 141)	(90 494)
Net fee and commission income	97 503	71 341
Net gain on financial instruments at fair value through profit or loss	14 408	10 690
Net foreign exchange gain	140 247	120 736
Other operating income	2 562	3 587
Operating income	964 069	938 750
Impairment losses	(251 833)	(196 752)
Operating expenses	(525 014)	(514 760)
Profit before income tax	187 222	227 238
Income tax expense	(18 015)	(23 247)
Net Profit	169 207	203 991
Earnings per share		
Basic and diluted earnings per share (KGS)	8,06	9,71

* - As per NBKR standards



Chief accountant
Usupbaeva N.T.