

OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2021 KGS '000	31 May 2020 KGS '000	31 December 2020 KGS '000
ASSETS			
Cash on hand	3 430 188	2 086 520	3 040 349
Accounts with the National Bank	5 846 141	3 436 011	4 216 940
Accounts with other banks and financial institutions	9 596 685	3 670 617	7 509 761
Loans and advances to banks and other financial institutions	423 788	33 167	282 209
Security investments	2 697 726	2 928 179	2 586 798
Loans to customers	27 328 234	25 464 473	26 854 641
- Provisions	(3 919 192)	(2 561 015)	(3 537 084)
Loans to customers, net of provisions	23 409 042	22 903 458	23 317 558
Property, equipment and intangible assets	985 778	662 868	988 181
Other property owned by the bank	544 020	581 541	583 242
Other assets	484 927	271 830	269 467
Total assets	47 418 295	36 574 191	42 794 505
LIABILITIES			
Financial instruments at fair value through profit or loss	41 110	30 247	43 501
Deposits and balances from banks and other financial institutions	348 351	255 056	294 695
Current accounts and deposits from customers	33 766 417	23 100 010	28 236 495
Other borrowed funds	6 007 278	5 805 185	6 454 787
Loans from the National Bank	472 901	1 052 645	1 175 586
Other liabilities	562 455	562 287	570 719
Total liabilities	41 198 512	30 805 430	36 775 783
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 169 783	4 718 761	4 968 722
Total equity	6 219 783	5 768 761	6 018 722
Total liabilities and equity	47 418 295	36 574 191	42 794 505

* - As per NBKR standards

Acting Chairman of the Board
 Kurmanbekov B.D.



Chief accountant
 Usupbaeva N.T.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 May 2021 KGS '000	31 May 2020 KGS '000
Interest income	1 347 911	1 343 645
Interest expense	(446 222)	(418 063)
Net interest income	901 689	925 582
Fee and commission income	358 355	201 311
Fee and commission expense	(228 634)	(104 218)
Net fee and commission income	129 721	97 093
Net gain on financial instruments at fair value through profit or loss	20 141	13 210
Net foreign exchange gain	184 493	167 968
Other operating income	3 163	3 825
Operating income	1 239 207	1 207 678
Impairment losses	(355 905)	(287 565)
Operating expenses	(660 722)	(635 609)
Profit before income tax	222 580	284 504
Income tax expense	(21 519)	(28 800)
Net Profit	201 061	255 704

Earnings per share

Basic and diluted earnings per share (KGS)	9,57	12,18
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* - As per NBKR standards

Acting Chairman of the Board

Kurmanbekov B.D.



Chief accountant

Usupbaeva N.T.