

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

	30 June 2021 KGS '000	30 June 2020 KGS '000	31 December 2020 KGS '000
<b>ASSETS</b>			
Cash on hand	3 529 380	2 646 168	3 040 349
Accounts with the National Bank	5 067 991	3 727 171	4 216 940
Accounts with other banks and financial institutions	11 945 406	4 031 864	7 509 761
Loans and advances to banks and other financial institutions	428 943	33 441	282 209
Security investments	4 347 185	2 880 627	2 586 798
Loans to customers	27 406 407	26 308 689	26 854 641
- Provisions	(3 988 472)	(2 721 076)	(3 537 084)
Loans to customers, net of provisions	23 417 935	23 587 613	23 317 558
Property, equipment and intangible assets	1 090 277	661 939	988 181
Other property owned by the bank	533 434	572 268	583 242
Other assets	449 301	273 775	269 467
<b>Total assets</b>	<b>50 809 852</b>	<b>38 414 866</b>	<b>42 794 505</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	62 875	51 579	43 501
Deposits and balances from banks and other financial institutions	362 764	189 571	294 695
Current accounts and deposits from customers	37 080 590	24 611 072	28 236 495
Other borrowed funds	5 812 872	5 927 306	6 454 787
Loans from the National Bank	472 837	1 202 660	1 175 586
Other liabilities	700 350	635 666	570 719
<b>Total liabilities</b>	<b>44 492 288</b>	<b>32 617 854</b>	<b>36 775 783</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 267 564	4 747 012	4 968 722
<b>Total equity</b>	<b>6 317 564</b>	<b>5 797 012</b>	<b>6 018 722</b>
<b>Total liabilities and equity</b>	<b>50 809 852</b>	<b>38 414 866</b>	<b>42 794 505</b>

\* - As per NBKR standards

**Chairman of the Board  
Kapshev B.S.**



**Chief accountant  
Usupbaeva N.T.**

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income \*

	30 June 2021 KGS '000	30 June 2020 KGS '000
Interest income	1 639 261	1 612 664
Interest expense	(541 288)	(500 919)
<b>Net interest income</b>	<b>1 097 973</b>	<b>1 111 745</b>
Fee and commission income	445 101	259 335
Fee and commission expense	(286 634)	(131 143)
<b>Net fee and commission income</b>	<b>158 467</b>	<b>128 192</b>
Net gain on financial instruments at fair value through profit or loss	26 981	16 468
Net foreign exchange gain	237 561	217 204
Other operating income	3 701	6 100
<b>Operating income</b>	<b>1 524 683</b>	<b>1 479 709</b>
Impairment losses	(392 195)	(398 042)
Operating expenses	(801 263)	(766 154)
<b>Profit before income tax</b>	<b>331 225</b>	<b>315 513</b>
Income tax expense	(32 383)	(31 558)
<b>Net Profit</b>	<b>298 842</b>	<b>283 955</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	14,23	13,52

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Usupbaeva N.T.