

OJSC «Optima Bank»
Statement of Financial Position *

| | 31 July 2021 KGS '000 | 31 July 2020 KGS '000 | 31 December 2020 KGS '000 |
|---|-----------------------------|-----------------------------|---------------------------------|
| ASSETS | | | |
| Cash on hand | 4 019 064 | 2 405 423 | 3 040 349 |
| Accounts with the National Bank | 4 535 400 | 3 628 370 | 4 216 940 |
| Accounts with other banks and financial institutions | 12 043 202 | 5 045 224 | 7 509 761 |
| Loans and advances to banks and other financial institutions | 426 669 | 33 535 | 282 209 |
| Security investments | 4 158 118 | 2 975 624 | 2 586 798 |
| Loans to customers | 26 936 354 | 26 513 717 | 26 854 641 |
| - Provisions | (4 027 252) | (2 841 655) | (3 537 084) |
| Loans to customers, net of provisions | 22 909 102 | 23 672 062 | 23 317 558 |
| Property, equipment and intangible assets | 1 098 969 | 880 776 | 988 181 |
| Other property owned by the bank | 476 044 | 579 305 | 583 242 |
| Other assets | 477 681 | 298 467 | 269 467 |
| Total assets | 50 144 249 | 39 518 786 | 42 794 505 |
| LIABILITIES | | | |
| Financial instruments at fair value through profit or loss | 73 590 | 53 045 | 43 501 |
| Deposits and balances from banks and other financial institutions | 525 204 | 273 589 | 294 695 |
| Current accounts and deposits from customers | 36 255 484 | 25 190 949 | 28 236 495 |
| Other borrowed funds | 5 827 870 | 6 097 621 | 6 454 787 |
| Loans from the National Bank | 472 902 | 1 203 282 | 1 175 586 |
| Other liabilities | 663 351 | 857 288 | 570 719 |
| Total liabilities | 43 818 401 | 33 675 774 | 36 775 783 |
| EQUITY | | | |
| Share capital | 1 050 000 | 1 050 000 | 1 050 000 |
| Retained earnings | 5 275 848 | 4 793 012 | 4 968 722 |
| Total equity | 6 325 848 | 5 843 012 | 6 018 722 |
| Total liabilities and equity | 50 144 249 | 39 518 786 | 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 July 2021 KGS '000 | 31 July 2020 KGS '000 |
|--|-----------------------------|-----------------------------|
| Interest income | 1 900 150 | 1 893 527 |
| Interest expense | (636 659) | (588 002) |
| Net interest income | 1 263 491 | 1 305 525 |
| Fee and commission income | 521 547 | 313 530 |
| Fee and commission expense | (338 868) | (154 149) |
| Net fee and commission income | 182 679 | 159 381 |
| Net gain on financial instruments at fair value through profit or loss | 35 776 | 20 209 |
| Net foreign exchange gain | 277 010 | 253 074 |
| Other operating income | 4 863 | 7 476 |
| Operating income | 1 763 819 | 1 745 665 |
| Impairment losses | (485 973) | (474 578) |
| Operating expenses | (937 416) | (904 455) |
| Profit before income tax | 340 430 | 366 632 |
| Income tax expense | (33 304) | (36 677) |
| Net Profit | 307 126 | 329 955 |

Earnings per share

| | | |
|--|-------|-------|
| Basic and diluted earnings per share (KGS) | 14,63 | 15,71 |
|--|-------|-------|

* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.



Chief accountant
Usupbaeva N.T.