

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

	31 August 2021 KGS '000	31 August 2020 KGS '000	31 December 2020 KGS '000
<b>ASSETS</b>			
Cash on hand	4 136 140	2 576 737	3 040 349
Accounts with the National Bank	6 377 345	3 867 656	4 216 940
Accounts with other banks and financial institutions	11 720 999	4 723 273	7 509 761
Loans and advances to banks and other financial institutions	416 267	33 746	282 209
Security investments	3 698 848	2 875 070	2 586 798
Loans to customers	27 107 062	26 937 262	26 854 641
- Provisions	(4 097 174)	(2 978 837)	(3 537 084)
Loans to customers, net of provisions	23 009 888	23 958 425	23 317 558
Property, equipment and Intangible assets	1 084 457	869 493	988 181
Other property owned by the bank	479 833	596 251	583 242
Other assets	742 549	322 350	269 467
<b>Total assets</b>	<b>51 666 326</b>	<b>39 823 001</b>	<b>42 794 505</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	70 386	44 226	43 501
Deposits and balances from banks and other financial institutions	226 639	385 801	294 695
Current accounts and deposits from customers	38 011 490	25 470 462	28 236 495
Other borrowed funds	5 849 814	6 007 009	6 454 787
Loans from the National Bank	472 902	1 203 282	1 175 586
Other liabilities	644 472	839 332	570 719
<b>Total liabilities</b>	<b>45 275 703</b>	<b>33 950 112</b>	<b>36 775 783</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 340 623	4 822 889	4 968 722
<b>Total equity</b>	<b>6 390 623</b>	<b>5 872 889</b>	<b>6 018 722</b>
<b>Total liabilities and equity</b>	<b>51 666 326</b>	<b>39 823 001</b>	<b>42 794 505</b>

\* - 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 August 2021 KGS '000	31 August 2020 KGS '000
Interest income	2 198 279	2 178 003
Interest expense	(729 974)	(674 860)
<b>Net interest income</b>	<b>1 468 305</b>	<b>1 503 143</b>
Fee and commission income	598 875	360 122
Fee and commission expense	(391 424)	(179 593)
<b>Net fee and commission income</b>	<b>207 451</b>	<b>180 529</b>
Net gain on financial instruments at fair value through profit or loss	45 652	23 393
Net foreign exchange gain	318 376	286 210
Other operating income	5 397	9 000
<b>Operating income</b>	<b>2 045 181</b>	<b>2 002 275</b>
Impairment losses	(562 138)	(572 404)
Operating expenses	(1 070 641)	(1 029 994)
<b>Profit before income tax</b>	<b>412 402</b>	<b>399 877</b>
Income tax expense	(40 501)	(40 045)
<b>Net Profit</b>	<b>371 901</b>	<b>359 832</b>
 <b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	17,71	17,13

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Usupbaeva N.T.