

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

	30 September 2021 KGS '000	30 September 2020 KGS '000	31 December 2020 KGS '000
<b>ASSETS</b>			
Cash on hand	3 418 487	2 306 232	3 040 349
Accounts with the National Bank	4 455 735	3 227 065	4 216 940
Accounts with other banks and financial institutions	14 501 452	6 342 062	7 509 761
Loans and advances to banks and other financial institutions	501 442	33 885	282 209
Security investments	5 842 940	3 782 362	2 586 798
Loans to customers	27 238 463	27 493 035	26 854 641
- Provisions	(4 150 625)	(3 100 767)	(3 537 084)
Loans to customers, net of provisions	23 087 838	24 392 268	23 317 558
Property, equipment and intangible assets	1 090 908	864 094	988 181
Other property owned by the bank	477 928	590 338	583 242
Other assets	614 880	313 604	269 467
<b>Total assets</b>	<b>53 991 610</b>	<b>41 851 910</b>	<b>42 794 505</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	83 436	51 717	43 501
Deposits and balances from banks and other financial institutions	297 129	277 008	294 695
Current accounts and deposits from customers	40 507 390	27 093 848	28 236 495
Other borrowed funds	5 406 398	6 449 784	6 454 787
Loans from the National Bank	472 837	1 203 128	1 175 586
Other liabilities	743 963	894 847	570 719
<b>Total liabilities</b>	<b>47 511 153</b>	<b>35 970 332</b>	<b>36 775 783</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 430 457	4 831 578	4 968 722
<b>Total equity</b>	<b>6 480 457</b>	<b>5 881 578</b>	<b>6 018 722</b>
<b>Total liabilities and equity</b>	<b>53 991 610</b>	<b>41 851 910</b>	<b>42 794 505</b>

\* - 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 \*

	30 September 2021 KGS '000	30 September 2020 KGS '000
Interest income	2 513 327	2 419 716
Interest expense	(831 312)	(760 024)
<b>Net interest income</b>	<b>1 682 015</b>	<b>1 659 692</b>
Fee and commission income	701 324	422 317
Fee and commission expense	(458 198)	(210 556)
<b>Net fee and commission income</b>	<b>243 126</b>	<b>211 761</b>
Net gain on financial instruments at fair value through profit or loss	56 590	26 094
Net foreign exchange gain	356 381	327 694
Other operating income	5 959	9 510
<b>Operating Income</b>	<b>2 344 071</b>	<b>2 234 751</b>
Impairment losses	(617 629)	(655 069)
Operating expenses	(1 214 224)	(1 170 151)
<b>Profit before income tax</b>	<b>512 218</b>	<b>409 531</b>
Income tax expense	(50 483)	(41 010)
<b>Net Profit</b>	<b>461 735</b>	<b>368 521</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	21,99	17,55

\* - As per NBKR standards

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Kurmanbekov B.D.



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