

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

	31 October 2021 KGS '000	31 October 2020 KGS '000	31 December 2020 KGS '000
<b>ASSETS</b>			
Cash on hand	3 928 170	2 166 913	3 040 349
Accounts with the National Bank	8 075 573	3 957 698	4 216 940
Accounts with other banks and financial institutions	15 501 633	6 400 393	7 509 761
Loans and advances to banks and other financial institutions	501 455	197 755	282 209
Security investments	5 526 216	2 678 876	2 586 798
Loans to customers	27 375 222	28 035 850	26 854 641
- Provisions	(4 159 973)	(3 286 105)	(3 537 084)
Loans to customers, net of provisions	23 215 249	24 749 745	23 317 558
Property, equipment and intangible assets	1 076 647	857 486	988 181
Other property owned by the bank	478 858	580 912	583 242
Other assets	586 342	352 559	269 467
<b>Total assets</b>	<b>58 890 143</b>	<b>41 942 337</b>	<b>42 794 505</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	85 985	70 252	43 501
Deposits and balances from banks and other financial institutions	328 667	406 743	294 695
Current accounts and deposits from customers	45 353 899	26 931 383	28 236 495
Other borrowed funds	5 352 007	6 543 951	6 454 787
Loans from the National Bank	472 902	1 203 282	1 175 586
Other liabilities	690 094	891 144	570 719
<b>Total liabilities</b>	<b>52 283 554</b>	<b>36 046 755</b>	<b>36 775 783</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 556 589	4 845 582	4 968 722
<b>Total equity</b>	<b>6 606 589</b>	<b>5 895 582</b>	<b>6 018 722</b>
<b>Total liabilities and equity</b>	<b>58 890 143</b>	<b>41 942 337</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 \*

	31 October 2021 KGS '000	31 October 2020 KGS '000
Interest income	2 836 178	2 706 780
Interest expense	(933 097)	(845 024)
<b>Net interest income</b>	<b>1 903 081</b>	<b>1 861 756</b>
Fee and commission income	796 727	477 652
Fee and commission expense	(527 261)	(236 909)
<b>Net fee and commission income</b>	<b>269 466</b>	<b>240 743</b>
Net gain on financial instruments at fair value through profit or loss	69 324	29 379
Net foreign exchange gain	396 366	366 599
Other operating income	7 578	11 849
<b>Operating income</b>	<b>2 645 815</b>	<b>2 510 326</b>
Impairment losses	(634 576)	(779 456)
Operating expenses	(1 358 876)	(1 305 786)
<b>Profit before income tax</b>	<b>652 363</b>	<b>425 084</b>
Income tax expense	(64 496)	(42 559)
<b>Net Profit</b>	<b>587 867</b>	<b>382 525</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	27,99	18,22

\* - As per NBKR standards

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Kurmanbekov B.D.



Chief accountant  
Usupbaeva N.T.