

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

	30 November 2021 KGS '000	30 November 2020 KGS '000	31 December 2020 KGS '000
ASSETS			
Cash on hand	4 404 088	3 190 906	3 040 349
Accounts with the National Bank	10 282 711	3 782 134	4 216 940
Accounts with other banks and financial institutions	14 667 807	6 457 484	7 509 761
Loans and advances to banks and other financial institutions	501 476	204 121	282 209
Security investments	7 419 639	2 381 471	2 586 798
Loans to customers	27 041 234	27 648 483	26 854 641
- Provisions	(4 143 109)	(3 445 926)	(3 537 084)
Loans to customers, net of provisions	22 898 125	24 202 557	23 317 558
Property, equipment and intangible assets	1 077 902	889 884	988 181
Other property owned by the bank	496 766	566 791	583 242
Other assets	894 409	404 569	269 467
Total assets	62 642 923	42 079 917	42 794 505
LIABILITIES			
Financial instruments at fair value through profit or loss	76 904	89 848	43 501
Deposits and balances from banks and other financial institutions	438 319	284 939	294 695
Current accounts and deposits from customers	50 205 029	27 208 316	28 236 495
Other borrowed funds	3 961 255	6 547 230	6 454 787
Loans from the National Bank	472 837	1 201 745	1 175 586
Other liabilities	799 462	797 997	570 719
Total liabilities	55 953 806	36 130 075	36 775 783
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 639 117	4 899 842	4 968 722
Total equity	6 689 117	5 949 842	6 018 722
Total liabilities and equity	62 642 923	42 079 917	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 *

	30 November 2021 KGS '000	30 November 2020 KGS '000
Interest income	3 151 317	2 966 604
Interest expense	(1 042 515)	(925 199)
Net Interest income	2 108 802	2 041 405
Fee and commission income	894 362	537 204
Fee and commission expense	(612 456)	(269 097)
Net fee and commission income	281 906	268 107
Net gain on financial instruments at fair value through profit or loss	81 681	32 848
Net foreign exchange gain	448 236	411 600
Other operating income	8 446	12 226
Operating income	2 929 071	2 766 186
Impairment losses	(671 143)	(833 995)
Operating expenses	(1 513 867)	(1 446 818)
Profit before income tax	744 061	485 373
Income tax expense	(73 666)	(48 588)
Net Profit	670 395	436 785
 Earnings per share		
Basic and diluted earnings per share (KGS)	31,92	20,80

* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.



Chief accountant
Usupbaeva N.T.