

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

	31 December 2021 KGS '000	31 December 2020 KGS '000
<b>ASSETS</b>		
Cash on hand	5 144 398	3 040 349
Accounts with the National Bank	13 188 695	4 216 940
Accounts with other banks and financial institutions	17 056 191	7 509 761
Loans and advances to banks and other financial institutions	586 056	282 209
Security investments	9 824 734	2 586 798
Loans to customers	26 935 839	26 854 641
- Provisions	(4 152 304)	(3 537 083)
Loans to customers, net of provisions	22 783 535	23 317 558
Property, equipment and intangible assets	1 172 507	988 181
Other property owned by the bank	534 538	583 242
Other assets	777 833	269 467
<b>Total assets</b>	<b>71 068 487</b>	<b>42 794 505</b>
<b>LIABILITIES</b>		
Financial instruments at fair value through profit or loss	81 323	43 501
Deposits and balances from banks and other financial institutions	363 072	294 695
Current accounts and deposits from customers	58 651 077	28 236 495
Other borrowed funds	3 955 460	6 454 787
Loans from the National Bank	472 901	1 175 586
Other liabilities	851 550	570 719
<b>Total liabilities</b>	<b>64 375 383</b>	<b>36 775 783</b>
<b>EQUITY</b>		
Share capital	1 050 000	1 050 000
Retained earnings	5 643 104	4 968 722
<b>Total equity</b>	<b>6 693 104</b>	<b>6 018 722</b>
<b>Total liabilities and equity</b>	<b>71 068 487</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 December 2021 KGS '000	31 December 2020 KGS '000
Interest income	3 510 486	3 197 546
Interest expense	(1 175 214)	(1 014 009)
<b>Net interest income</b>	<b>2 335 272</b>	<b>2 183 537</b>
Fee and commission income	1 007 594	605 830
Fee and commission expense	(699 250)	(308 399)
<b>Net fee and commission income</b>	<b>308 344</b>	<b>297 431</b>
Net gain on financial instruments at fair value through profit or loss	94 013	36 379
Net foreign exchange gain	502 897	451 395
Other operating income	9 258	12 726
<b>Operating income</b>	<b>3 249 784</b>	<b>2 981 468</b>
Impairment losses	(752 438)	(1 003 121)
Operating expenses	(1 731 128)	(1 411 089)
<b>Profit before income tax</b>	<b>766 218</b>	<b>567 258</b>
Income tax expense	(91 836)	(61 593)
<b>Net Profit</b>	<b>674 382</b>	<b>505 665</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	32,11	24,08

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