



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

	30 September 2022 KGS '000	30 September 2021 KGS '000	31 December 2021 KGS '000
<b>ASSETS</b>			
Cash on hand	5 743 225	3 418 487	5 144 398
Accounts with the National Bank	4 617 953	4 455 735	13 188 695
Accounts with other banks and financial institutions	6 429 189	14 501 452	17 056 191
Loans and advances to banks and other financial institutions	760 296	501 442	586 056
Security investments	5 320 175	5 842 940	9 824 734
Loans to customers	23 972 790	27 238 463	26 935 839
- Provisions	(4 756 103)	(4 150 625)	(4 152 304)
Loans to customers, net of provisions	19 216 687	23 087 838	22 783 535
Property, equipment and intangible assets	1 309 474	1 090 908	1 172 507
Other property owned by the bank	509 276	477 928	534 538
Other assets	818 576	614 880	777 833
<b>Total assets</b>	<b>44 724 851</b>	<b>53 991 610</b>	<b>71 068 487</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	7 041	83 436	81 323
Deposits and balances from banks and other financial institutions	410 184	297 129	363 072
Current accounts and deposits from customers	32 304 970	40 507 390	58 651 076
Other borrowed funds	2 650 104	5 406 398	3 955 460
Loans from the National Bank	-	472 837	472 902
Other liabilities	1 028 848	743 963	851 550
<b>Total liabilities</b>	<b>36 401 147</b>	<b>47 511 153</b>	<b>64 375 383</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	7 273 704	5 430 457	5 643 104
<b>Total equity</b>	<b>8 323 704</b>	<b>6 480 457</b>	<b>6 693 104</b>
<b>Total liabilities and equity</b>	<b>44 724 851</b>	<b>53 991 610</b>	<b>71 068 487</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 \*

	30 September 2022 KGS '000	30 September 2021 KGS '000
Interest income	2 721 723	2 513 327
Interest expense	(688 527)	(831 312)
<b>Net interest income</b>	<b>2 033 196</b>	<b>1 682 015</b>
Fee and commission income	1 035 467	701 324
Fee and commission expense	(743 628)	(458 198)
<b>Net fee and commission income</b>	<b>291 839</b>	<b>243 126</b>
Net gain on financial instruments at fair value through profit or loss	51 146	56 590
Net foreign exchange gain	1 758 167	356 381
Other operating income	14 797	5 959
<b>Operating income</b>	<b>4 149 145</b>	<b>2 344 071</b>
Impairment losses	(831 898)	(617 629)
Operating expenses	(1 506 057)	(1 214 224)
<b>Profit before income tax</b>	<b>1 811 190</b>	<b>512 218</b>
Income tax expense	(180 590)	(50 483)
<b>Net Profit</b>	<b>1 630 600</b>	<b>461 735</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	77.65	21.99

\* - As per NBKR standards

Chairman of the Board  
Kapshev B.S.



Chief accountant  
Usupbaeva N.T.