



OJSC «Optima Bank»
Statement of Financial Position *

	28 February 2022 KGS '000	28 February 2021 KGS '000	31 December 2021 KGS '000
ASSETS			
Cash on hand	5 339 869	2 776 483	5 144 398
Accounts with the National Bank	2 785 950	3 120 101	13 188 695
Accounts with other banks and financial institutions	7 755 643	7 702 447	17 056 191
Loans and advances to banks and other financial institutions	637 625	341 062	586 056
Security investments	3 204 756	3 609 425	9 824 734
Loans to customers	26 722 373	26 767 626	26 935 839
- Provisions	(4 422 360)	(3 624 031)	(4 152 304)
Loans to customers, net of provisions	22 300 013	23 143 595	22 783 535
Property, equipment and intangible assets	1 174 645	1 020 761	1 172 507
Other property owned by the bank	526 403	564 160	534 538
Other assets	972 191	374 031	777 833
Total assets	44 697 095	42 652 065	71 068 487
LIABILITIES			
Financial instruments at fair value through profit or loss	173 108	35 790	81 323
Deposits and balances from banks and other financial institutions	349 390	325 845	363 072
Current accounts and deposits from customers	31 977 505	27 919 579	58 651 077
Other borrowed funds	4 009 045	6 447 956	3 955 460
Loans from the National Bank	471 518	1 111 242	472 901
Other liabilities	916 748	624 724	851 550
Total liabilities	37 897 314	36 465 136	64 375 383
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 749 781	5 136 929	5 643 104
Total equity	6 799 781	6 186 929	6 693 104
Total liabilities and equity	44 697 095	42 652 065	71 068 487

* - 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 *

	28 February 2022 KGS '000	28 February 2021 KGS '000
Interest income	623 058	507 716
Interest expense	(219 780)	(167 487)
Net interest income	403 278	340 229
Fee and commission income	177 259	121 370
Fee and commission expense	(146 537)	(79 863)
Net fee and commission income	30 722	41 507
Net gain on financial instruments at fair value through profit or loss	23 534	5 393
Net foreign exchange gain	127 865	68 195
Other operating income	2 222	1 243
Operating income	587 621	456 567
Impairment losses	(151 379)	(19 981)
Operating expenses	(317 712)	(249 732)
Profit before income tax	118 530	186 854
Income tax expense	(11 853)	(18 647)
Net Profit	106 677	168 207
 Earnings per share		
Basic and diluted earnings per share (KGS)	5,08	8,01

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.