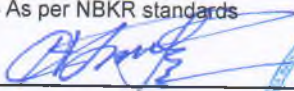



**OJSC «Optima Bank»**  
**Statement of Financial Position \***

	31 March 2022 KGS '000	31 March 2021 KGS '000	31 December 2021 KGS '000
<b>ASSETS</b>			
Cash on hand	4 552 102	2 970 992	5 144 398
Accounts with the National Bank	4 225 458	4 526 828	13 188 695
Accounts with other banks and financial institutions	3 732 460	9 102 714	17 056 191
Loans and advances to banks and other financial institutions	1 222 421	341 157	586 056
Security investments	1 201 175	3 422 866	9 824 734
Loans to customers	25 852 124	27 170 233	26 935 839
- Provisions	(4 236 599)	(3 779 545)	(4 152 304)
Loans to customers, net of provisions	21 615 525	23 390 688	22 783 535
Property, equipment and intangible assets	1 166 666	1 006 362	1 172 507
Other property owned by the bank	551 651	559 839	534 538
Other assets	651 610	387 085	777 833
<b>Total assets</b>	<b>38 919 068</b>	<b>45 708 531</b>	<b>71 068 487</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	6 260	47 390	81 323
Deposits and balances from banks and other financial institutions	535 871	526 369	363 072
Current accounts and deposits from customers	26 047 317	31 080 531	58 651 076
Other borrowed funds	3 918 377	6 418 039	3 955 460
Loans from the National Bank	376 323	839 916	472 902
Other liabilities	942 082	642 846	851 550
<b>Total liabilities</b>	<b>31 826 230</b>	<b>39 555 091</b>	<b>64 375 383</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	6 042 838	5 103 440	5 643 104
<b>Total equity</b>	<b>7 092 838</b>	<b>6 153 440</b>	<b>6 693 104</b>
<b>Total liabilities and equity</b>	<b>38 919 068</b>	<b>45 708 531</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 \*

	31 March 2022 KGS '000	31 March 2021 KGS '000
Interest income	915 554	787 231
Interest expense	(277 027)	(259 637)
<b>Net interest income</b>	<b>638 527</b>	<b>527 594</b>
Fee and commission income	280 380	199 657
Fee and commission expense	(243 772)	(133 805)
<b>Net fee and commission income</b>	<b>36 608</b>	<b>65 852</b>
Net gain on financial instruments at fair value through profit or loss	35 998	9 714
Net foreign exchange gain	396 690	104 848
Other operating income	5 210	2 035
<b>Operating income</b>	<b>1 113 033</b>	<b>710 043</b>
Impairment losses	(191 106)	(174 366)
Operating expenses	(477 778)	(386 775)
<b>Profit before income tax</b>	<b>444 149</b>	<b>148 902</b>
Income tax expense	(44 415)	(14 184)
<b>Net Profit</b>	<b>399 734</b>	<b>134 718</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	19,03	6,42

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Usupbaeva N.T.