

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

	30 April 2022	30 April 2021	31 December 2021
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	4 388 929	2 609 536	5 144 398
Accounts with the National Bank	3 954 236	4 246 057	13 188 695
Accounts with other banks and financial institutions	6 164 831	11 537 793	17 056 191
Loans and advances to banks and other financial institutions	1 197 945	343 874	586 056
Security investments	1 202 228	3 086 342	9 824 734
Loans to customers	25 423 534	27 225 177	26 935 839
- Provisions	(4 216 011)	(3 856 732)	(4 152 304)
Loans to customers, net of provisions	21 207 523	23 368 445	22 783 535
Property, equipment and intangible assets	1 318 826	997 828	1 172 507
Other property owned by the bank	564 431	548 537	534 538
Other assets	852 477	420 892	777 833
Total assets	40 851 426	47 159 304	71 068 487
LIABILITIES			
Financial instruments at fair value through profit or loss	2 845	47 108	81 323
Deposits and balances from banks and other financial institutions	318 766	377 009	363 072
Current accounts and deposits from customers	28 083 682	32 725 874	58 651 076
Other borrowed funds	3 697 332	6 404 258	3 955 460
Loans from the National Bank	373 699	839 807	472 902
Other liabilities	1 016 751	577 319	851 550
Total liabilities	33 493 075	40 971 375	64 375 383
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	6 308 351	5 137 929	5 643 104
Total equity	7 358 351	6 187 929	6 693 104
Total liabilities and equity	40 851 426	47 159 304	71 068 487

* - As per NBKR standards

Chairman of the Board
Karyshev B.S.



Chief accountant
Usupbaeva N.T.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	30 April 2022 KGS '000	30 April 2021 KGS '000
Interest income	1 192 047	1 060 869
Interest expense	(346 050)	(351 520)
Net interest income	845 997	709 349
Fee and commission income	378 666	279 644
Fee and commission expense	(310 818)	(182 141)
Net fee and commission income	67 848	97 503
Net gain on financial instruments at fair value through profit or loss	42 873	14 408
Net foreign exchange gain	622 625	140 247
Other operating income	7 094	2 562
Operating income	1 586 437	964 069
Impairment losses	(199 689)	(251 833)
Operating expenses	(647 585)	(525 014)
Profit before income tax	739 163	187 222
Income tax expense	(73 916)	(18 015)
Net Profit	665 247	169 207
Earnings per share		
Basic and diluted earnings per share (KGS)	31,68	8,06

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.