

OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2022	31 May 2021	31 December 2021
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	4 476 225	3 430 188	5 144 398
Accounts with the National Bank	5 354 751	5 846 141	13 188 695
Accounts with other banks and financial institutions	4 671 556	9 596 685	17 056 191
Loans and advances to banks and other financial institutions	1 207 139	423 788	586 056
Security investments	962 626	2 697 726	9 824 734
Loans to customers	25 125 105	27 328 234	26 935 839
- Provisions	(4 372 967)	(3 919 192)	(4 152 304)
Loans to customers, net of provisions	20 752 138	23 409 042	22 783 535
Property, equipment and intangible assets	1 321 088	985 778	1 172 507
Other property owned by the bank	535 354	544 020	534 538
Other assets	702 859	484 927	777 833
Total assets	39 983 736	47 418 295	71 068 487
LIABILITIES			
Financial instruments at fair value through profit or loss	1 065	41 110	81 323
Deposits and balances from banks and other financial institutions	411 548	348 351	363 072
Current accounts and deposits from customers	27 862 454	33 766 417	58 651 076
Other borrowed funds	3 150 764	6 007 278	3 955 460
Loans from the National Bank	144 422	472 901	472 902
Other liabilities	976 320	562 455	851 550
Total liabilities	32 546 573	41 198 512	64 375 383
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	6 387 163	5 169 783	5 643 104
Total equity	7 437 163	6 219 783	6 693 104
Total liabilities and equity	39 983 736	47 418 295	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 *

	31 May 2022 KGS '000	31 May 2021 KGS '000
Interest income	1 460 182	1 347 911
Interest expense	(411 537)	(446 222)
Net interest income	1 048 645	901 689
Fee and commission income	484 905	358 355
Fee and commission expense	(388 099)	(228 634)
Net fee and commission income	96 806	129 721
Net gain on financial instruments at fair value through profit or loss	44 815	20 141
Net foreign exchange gain	811 816	184 493
Other operating income	8 413	3 163
Operating income	2 010 495	1 239 207
Impairment losses	(368 861)	(355 905)
Operating expenses	(814 902)	(660 722)
Profit before income tax	826 732	222 580
Income tax expense	(82 673)	(21 519)
Net Profit	744 059	201 061
Earnings per share		
Basic and diluted earnings per share (KGS)	35,43	9,57

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.