

OJSC «Optima Bank»
Statement of Financial Position *

	30 June 2022 KGS '000	30 June 2021 KGS '000	31 December 2021 KGS '000
ASSETS			
Cash on hand	4 017 423	3 529 380	5 144 398
Accounts with the National Bank	7 415 330	5 067 991	13 188 695
Accounts with other banks and financial institutions	6 915 257	11 945 406	17 056 191
Loans and advances to banks and other financial institutions	1 021 075	428 943	586 056
Security investments	4 079 657	4 347 185	9 824 734
Loans to customers	24 599 129	27 406 407	26 935 839
- Provisions	(4 316 674)	(3 988 472)	(4 152 304)
Loans to customers, net of provisions	20 282 455	23 417 935	22 783 535
Property, equipment and intangible assets	1 312 281	1 090 277	1 172 507
Other property owned by the bank	531 623	533 434	534 538
Other assets	774 032	449 301	777 833
Total assets	46 349 133	50 809 852	71 068 487
LIABILITIES			
Financial instruments at fair value through profit or loss	2 972	62 875	81 323
Deposits and balances from banks and other financial institutions	630 105	362 764	363 072
Current accounts and deposits from customers	33 924 484	37 080 590	58 651 076
Other borrowed funds	3 071 384	5 812 872	3 955 460
Loans from the National Bank	-	472 837	472 902
Other liabilities	1 027 026	700 350	851 550
Total liabilities	38 655 971	44 492 288	64 375 383
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	6 643 162	5 267 564	5 643 104
Total equity	7 693 162	6 317 564	6 693 104
Total liabilities and equity	46 349 133	50 809 852	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 *

	30 June 2022 KGS '000	30 June 2021 KGS '000
Interest income	1 755 607	1 639 261
Interest expense	(481 461)	(541 288)
Net interest income	1 274 146	1 097 973
Fee and commission income	608 232	445 101
Fee and commission expense	(465 626)	(286 634)
Net fee and commission income	142 606	158 467
Net gain on financial instruments at fair value through profit or loss	45 534	26 981
Net foreign exchange gain	1 026 232	237 561
Other operating income	9 541	3 701
Operating income	2 498 059	1 524 683
Impairment losses	(402 315)	(392 195)
Operating expenses	(984 569)	(801 263)
Profit before income tax	1 111 175	331 225
Income tax expense	(111 117)	(32 383)
Net Profit	1 000 058	298 842

Earnings per share

Basic and diluted earnings per share (KGS)	47,62	14,23
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* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.