

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

	31 July 2022 KGS '000	31 July 2021 KGS '000	31 December 2021 KGS '000
<b>ASSETS</b>			
Cash on hand	5 226 821	4 019 064	5 144 398
Accounts with the National Bank	5 861 032	4 535 400	13 188 695
Accounts with other banks and financial institutions	6 335 078	12 043 202	17 056 191
Loans and advances to banks and other financial institutions	1 073 952	426 669	586 056
Security investments	5 363 194	4 158 118	9 824 734
Loans to customers	24 448 271	26 936 354	26 935 839
- Provisions	(4 853 743)	(4 027 252)	(4 152 304)
Loans to customers, net of provisions	19 594 528	22 909 102	22 783 535
Property, equipment and intangible assets	1 301 289	1 098 969	1 172 507
Other property owned by the bank	536 778	476 044	534 538
Other assets	921 365	477 681	777 833
<b>Total assets</b>	<b>46 214 037</b>	<b>50 144 249</b>	<b>71 068 487</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	8 175	73 590	81 323
Deposits and balances from banks and other financial institutions	487 955	525 204	363 072
Current accounts and deposits from customers	34 025 061	36 255 484	58 651 076
Other borrowed funds	3 033 882	5 827 870	3 955 460
Loans from the National Bank	-	472 902	472 902
Other liabilities	1 012 539	663 351	851 550
<b>Total liabilities</b>	<b>38 567 612</b>	<b>43 818 401</b>	<b>64 375 383</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	6 596 425	5 275 848	5 643 104
<b>Total equity</b>	<b>7 646 425</b>	<b>6 325 848</b>	<b>6 693 104</b>
<b>Total liabilities and equity</b>	<b>46 214 037</b>	<b>50 144 249</b>	<b>71 068 487</b>

\* - As per NBKR standards

Acting Chairman of the Board  
Kurmanbekov B.D.



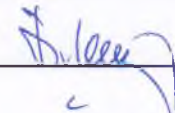
Chief accountant  
Usupbaeva N.T.

**OJSC «Optima Bank»**


**Statement of Profit or Loss and Other Comprehensive Income \***

	31 July 2022 KGS '000	31 July 2021 KGS '000
Interest income	2 086 972	1 900 150
Interest expense	(558 433)	(636 659)
<b>Net interest income</b>	<b>1 528 539</b>	<b>1 263 491</b>
Fee and commission income	740 026	521 547
Fee and commission expense	(548 001)	(338 868)
<b>Net fee and commission income</b>	<b>192 025</b>	<b>182 679</b>
Net gain on financial instruments at fair value through profit or loss	46 499	35 776
Net foreign exchange gain	1 275 665	277 010
Other operating income	10 928	4 863
<b>Operating income</b>	<b>3 053 656</b>	<b>1 763 819</b>
Impairment losses	(839 290)	(485 973)
Operating expenses	(1 155 409)	(937 416)
<b>Profit before income tax</b>	<b>1 058 957</b>	<b>340 430</b>
Income tax expense	(105 636)	(33 304)
<b>Net Profit</b>	<b>953 321</b>	<b>307 126</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	45,40	14,63

\* - As per NBKR standards

  
 Acting Chairman of the Board  
 Kurmanbekov B.D.



  
 Chief accountant  
 Usupbaeva N.T.