

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

	31 August 2022 KGS '000	31 August 2021 KGS '000	31 December 2021 KGS '000
<b>ASSETS</b>			
Cash on hand	6 662 724	4 136 140	5 144 398
Accounts with the National Bank	4 707 800	6 377 345	13 188 695
Accounts with other banks and financial institutions	5 368 990	11 720 999	17 056 191
Loans and advances to banks and other financial institutions	763 523	416 267	586 056
Security investments	5 703 126	3 698 848	9 824 734
Loans to customers	23 916 460	27 107 062	26 935 839
- Provisions	(4 764 043)	(4 097 174)	(4 152 304)
Loans to customers, net of provisions	19 152 417	23 009 888	22 783 535
Property, equipment and intangible assets	1 307 460	1 084 457	1 172 507
Other property owned by the bank	527 803	479 833	534 538
Other assets	1 142 892	742 549	777 833
<b>Total assets</b>	<b>45 336 735</b>	<b>51 666 326</b>	<b>71 068 487</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	7 987	70 386	81 323
Deposits and balances from banks and other financial institutions	372 890	226 639	363 072
Current accounts and deposits from customers	33 071 018	38 011 490	58 651 076
Other borrowed funds	2 960 236	5 849 814	3 955 460
Loans from the National Bank	-	472 902	472 902
Other liabilities	949 506	644 472	851 550
<b>Total liabilities</b>	<b>37 361 637</b>	<b>45 275 703</b>	<b>64 375 383</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	6 925 098	5 340 623	5 643 104
<b>Total equity</b>	<b>7 975 098</b>	<b>6 390 623</b>	<b>6 693 104</b>
<b>Total liabilities and equity</b>	<b>45 336 735</b>	<b>51 666 326</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 \***

	<b>31 August 2022 KGS '000</b>	<b>31 August 2021 KGS '000</b>
Interest income	2 412 815	2 198 279
Interest expense	(626 613)	(729 974)
<b>Net interest income</b>	<b>1 786 202</b>	<b>1 468 305</b>
Fee and commission income	887 404	598 875
Fee and commission expense	(648 056)	(391 424)
<b>Net fee and commission income</b>	<b>239 348</b>	<b>207 451</b>
Net gain on financial instruments at fair value through profit or loss	48 627	45 652
Net foreign exchange gain	1 494 080	318 376
Other operating income	12 407	5 397
<b>Operating income</b>	<b>3 580 664</b>	<b>2 045 181</b>
Impairment losses	(831 285)	(562 138)
Operating expenses	(1 325 529)	(1 070 641)
<b>Profit before income tax</b>	<b>1 423 850</b>	<b>412 402</b>
Income tax expense	(141 856)	(40 501)
<b>Net Profit</b>	<b>1 281 994</b>	<b>371 901</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	61,05	17,71

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Usupbaeva N.T.