

OJSC «Optima Bank»
Statement of Financial Position *

	31 December 2019 KGS '000	31 December 2018 KGS '000
ASSETS		
Cash on hand	1 940 040	1 509 642
Accounts with the National Bank	3 159 996	2 489 756
Accounts with other banks and financial institutions	4 253 531	5 694 373
Loans and advances to banks and other financial institutions	113 136	57 281
Security investments	3 038 889	1 128 624
Loans to customers	24 433 829	21 521 505
- Provisions	(2 228 104)	(2 147 901)
Loans to customers, net of provisions	22 205 725	19 373 604
Property, equipment and intangible assets	556 208	450 222
Other property owned by the bank	468 737	243 482
Other assets	194 591	190 301
Total assets	35 930 853	31 137 285
LIABILITIES		
Financial instruments at fair value through profit or loss	31 260	28 707
Deposits and balances from banks and other financial institutions	1 299 513	257 190
Current accounts and deposits from customers	21 734 380	21 581 222
Other borrowed funds	5 604 428	3 184 867
Loans from the National Bank	1 359 466	1 106 455
Other liabilities	385 729	359 596
Total liabilities	30 414 776	26 518 037
EQUITY		
Share capital	1 050 000	1 050 000
Retained earnings	4 466 077	3 569 248
Total equity	5 516 077	4 619 248
Total liabilities and equity	35 930 853	31 137 285

* - As per NBKR standards.

Chairman of the Board
Kapyshev B.S.



Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 December 2019 KGS '000	31 December 2018 KGS '000
Interest income	2 972 244	2 596 403
Interest expense	(749 261)	(603 249)
Net interest income	2 222 983	1 993 154
Fee and commission income	535 451	457 458
Fee and commission expense	(238 940)	(158 050)
Net fee and commission income	296 511	299 408
Net loss on financial instruments at fair value through profit or loss	24 004	30 445
Net foreign exchange income	251 721	317 891
Other operating income	9 062	6 835
Operating income	2 804 281	2 647 733
Impairment losses	(245 205)	(655 321)
Operating expenses	(1 558 382)	(1 220 458)
Profit before income tax	1 000 694	771 954
Income tax expense	(103 865)	(107 736)
Net Profit	896 829	664 218

Earnings per share

Basic and diluted earnings per share (KGS)	42,71	31,63
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* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



A blue ink signature of the Chief accountant, Baryktabasova A.K.

Chief accountant

Baryktabasova A.K.