

OJSC «Optima Bank»
Statement of Financial Position

	31 March 2020 KGS '000	31 March 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	1 800 637	1 700 983	1 940 040
Accounts with the National Bank	3 911 617	2 848 893	3 159 996
Accounts with other banks and financial institutions	4 655 216	2 568 372	4 247 191
Loans and advances to banks and other financial institutions	33 996	57 569	113 076
Security investments	2 752 624	1 811 804	3 028 978
Loans to customers	26 643 641	22 766 562	24 433 829
- Loss allowance	(2 177 466)	(1 928 331)	(1 711 564)
Net loans to customers	24 466 175	20 838 231	22 722 265
Property, equipment and intangible assets	674 618	451 000	688 316
Other property owned by the bank	331 803	264 019	245 317
Other assets	391 294	226 078	376 586
Total assets	39 017 980	30 766 949	36 521 765
LIABILITIES			
Financial instruments at fair value through profit or loss	124 176	26 157	31 260
Deposits and balances from banks and other financial institutions	1 489 546	216 244	1 299 513
Current accounts and deposits from customers	23 535 503	20 299 957	21 712 925
Other borrowed funds	6 187 303	3 240 823	5 604 428
Loans from the National Bank	1 055 640	1 487 017	1 359 466
Other liabilities	542 377	323 701	520 317
Total liabilities	32 934 545	25 593 899	30 527 909
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 033 435	4 123 050	4 943 856
Total equity	6 083 435	5 173 050	5 993 856
Total liabilities and equity	39 017 980	30 766 949	36 521 765

Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.

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Statement of Profit or Loss and Other Comprehensive Income

	31 March 2020 KGS '000	31 March 2019 KGS '000
Interest income calculated using the effective interest method	805 130	677 825
Interest expense	(245 959)	(158 097)
Net interest income	559 171	519 728
Fee and commission income	132 559	111 981
Fee and commission expense	(70 496)	(49 483)
Net fee and commission income	62 063	62 498
Net loss on financial instruments at fair value through profit or loss	8 249	4 924
Net foreign exchange income	84 531	50 971
Other operating income	3 392	903
Operating income	717 406	639 024
Impairment losses on debt financial assets	(186 034)	(54 560)
General administrative expenses	(389 837)	(309 934)
Other impairment losses	(44 764)	725
Profit before income tax	96 771	275 255
Income tax expense	(7 192)	(26 883)
Net Profit	89 579	248 372

Earnings per share

Basic and diluted earnings per share (KGS)

4,27

11,83

Chairman of the Board
Kapyshev B.S.

Chief accountant
Usupbaeva N.T.

