

OJSC «Optima Bank»
Statement of Financial Position

	30 June 2020 KGS '000	30 June 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 646 168	2 159 167	1 940 040
Accounts with the National Bank	3 727 171	2 779 687	3 159 996
Accounts with other banks and financial institutions	4 025 289	4 674 992	4 247 191
Loans and advances to banks and other financial institutions	33 406	57 576	113 076
Security investments	2 868 404	1 165 164	3 028 978
Loans to customers	26 308 689	23 999 010	24 433 829
- Loss allowance	(2 215 623)	(1 834 488)	(1 711 564)
Net loans to customers	24 093 066	22 164 522	22 722 265
Property, equipment and intangible assets	661 939	468 572	688 316
Other property owned by the bank	371 450	313 969	245 317
Other assets	436 937	227 582	376 586
Total assets	38 863 830	34 011 231	36 521 765
LIABILITIES			
Financial instruments at fair value through profit or loss	51 579	21 756	31 260
Deposits and balances from banks and other financial institutions	189 571	2 484 422	1 299 513
Current accounts and deposits from customers	24 586 473	20 817 358	21 712 925
Other borrowed funds	5 927 306	3 349 367	5 604 428
Loans from the National Bank	1 202 660	1 376 694	1 359 466
Other liabilities	622 934	399 243	520 317
Total liabilities	32 580 523	28 448 840	30 527 909
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 233 307	4 512 391	4 943 856
Total equity	6 283 307	5 562 391	5 993 856
Total liabilities and equity	38 863 830	34 011 231	36 521 765

Deputy Chairman of the Board
Turbatov R.R.

Deputy Chief accountant
Osmonova D.D.

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Statement of Profit or Loss and Other Comprehensive Income

	30 June 2020 KGS '000	30 June 2019 KGS '000
Interest income calculated using the effective interest method	1 631 187	1 421 464
Interest expense	(500 919)	(344 057)
Net interest income	1 130 268	1 077 407
Fee and commission income	259 335	240 883
Fee and commission expense	(131 143)	(105 164)
Net fee and commission income	128 192	135 719
Net loss on financial instruments at fair value through profit or loss	16 468	10 759
Net foreign exchange income	217 204	111 302
Other operating income	6 100	3 126
Operating income	1 498 232	1 338 313
Impairment losses on debt financial assets	(353 277)	28 152
General administrative expenses	(766 154)	(642 361)
Other impairment losses	(59 433)	(15 803)
Profit before income tax	319 368	708 301
Income tax expense	(29 917)	(70 588)
Net Profit	289 451	637 713
Earnings per share		
Basic and diluted earnings per share (KGS)	13,78	30,37

Deputy Chairman of the Board
Turbatov R.R.

Deputy Chief accountant
Osmonova D.D.