OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	30 September 2020 KGS '000	30 September 2019 KGS '000
Interest income calculated using the effective interest method	2 448 536	2 200 771
Interest expense	(760 024)	(543 167)
Net interest income	**1 688 512**	**1 657 604**
Fee and commission income	422 317	381 414
Fee and commission expense	(210 556)	(166 794)
Net fee and commission income	**211 761**	**214 620**
Net loss on financial instruments at fair value through profit or loss	26 094	16 771
Net foreign exchange income	327 694	191 715
Other operating income	9 510	5 903
Operating income	**2 263 571**	**2 086 613**
Impairment losses on debt financial assets	(526 107)	61 287
General administrative expenses	(1 170 151)	(971 097)
Other impairment losses	(51 161)	(39 031)
Profit before income tax	**516 152**	**1 137 772**
Income tax expense	(49 522)	(115 389)
Net Profit	**466 630**	**1 022 383**
Earnings per share		
Basic and diluted earnings per share (KGS)	**22,22**	48,68

Chairman of the Board
Kapyshev B.S.

Chief accountant
Usupbaeva N.T.

Optima Bank

OJSC «Optima Bank»
Statement of Financial Position

	30 September 2020 KGS '000	30 September 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 306 232	2 199 853	1 940 040
Accounts with the National Bank	3 227 065	2 279 851	3 159 996
Accounts with other banks and financial institutions	6 333 313	6 127 721	4 247 191
Loans and advances to banks and other financial institutions	33 848	88 722	113 076
Security investments	3 771 355	1 668 319	3 028 978
Loans to customers	27 493 035	24 485 939	24 433 829
- Loss allowance	(2 467 679)	(1 780 889)	(1 711 564)
Net loans to customers	25 025 356	22 705 050	22 722 265
Property, equipment and intangible assets	864 094	502 006	688 316
Other property owned by the bank	315 698	386 343	245 317
Other assets	530 254	321 379	376 586
Total assets	**42 407 215**	**36 279 244**	**36 521 765**
LIABILITIES			
Financial instruments at fair value through profit or loss	51 717	22 868	31 260
Deposits and balances from banks and other financial institutions	277 008	2 219 617	1 299 513
Current accounts and deposits from customers	27 067 400	22 860 000	21 712 925
Other borrowed funds	6 449 784	3 388 942	5 604 428
Loans from the National Bank	1 203 128	1 359 290	1 359 466
Other liabilities	897 692	481 466	520 317
Total liabilities	**35 946 729**	**30 332 183**	**30 527 909**
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 410 486	4 897 061	4 943 856
Total equity	**6 460 486**	**5 947 061**	**5 993 856**
Total liabilities and equity	**42 407 215**	**36 279 244**	**36 521 765**

Chairman of the Board
Kapyshev B.S.

Chief accountant
Usupbaeva N.T.

Optima Bank
Open Joint - Stock Company