OJSC «Optima Bank»
Statement of Financial Position *

	31 December 2020 KGS '000	31 December 2019 KGS '000
ASSETS		
Cash on hand	3 040 349	1 940 040
Accounts with the National Bank	4 216 940	3 159 996
Accounts with other banks and financial institutions	7 509 761	4 253 531
Loans and advances to banks and other financial institutions	282 209	113 136
Security investments	2 586 798	3 038 889
Loans to customers	26 854 641	24 433 829
- Provisions	(3 537 084)	(2 228 104)
Loans to customers, net of provisions	23 317 557	22 205 725
Property, equipment and intangible assets	988 181	688 316
Other property owned by the bank	583 243	468 737
Other assets	269 467	192 686
Total assets	**42 794 505**	**36 061 056**
LIABILITIES		
Financial instruments at fair value through profit or loss	43 501	31 260
Deposits and balances from banks and other financial institutions	294 695	1 299 513
Current accounts and deposits from customers	28 236 495	21 734 380
Other borrowed funds	6 454 787	5 604 428
Loans from the National Bank	1 175 586	1 359 466
Other liabilities	570 719	518 952
Total liabilities	**36 775 783**	**30 547 999**
EQUITY		
Share capital	1 050 000	1 050 000
Retained earnings	4 968 722	4 463 057
Total equity	**6 018 722**	**5 513 057**
Total liabilities and equity	**42 794 505**	**36 061 056**

* - 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 *

	31 December 2020 KGS '000	31 December 2019 KGS '000
Interest income	3 197 546	2 972 244
Interest expense	(1 014 009)	(757 393)
Net interest income	**2 183 537**	**2 214 851**
Fee and commission income	605 830	535 451
Fee and commission expense	(308 399)	(238 940)
Net fee and commission income	**297 431**	**296 511**
Net loss on financial instruments at fair value through profit or loss	36 379	24 004
Net foreign exchange income	451 395	251 721
Other operating income	12 726	9 062
Operating income	**2 981 468**	**2 796 149**
Impairment losses	(1 003 121)	(286 932)
Operating expenses	(1 411 089)	(1 511 543)
Profit before income tax	**567 258**	**997 674**
Income tax expense	(61 593)	(103 865)
Net Profit	**505 665**	**893 809**

Earnings per share

Basic and diluted earnings per share (KGS)	24,08	42,56

* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.

Chief accountant

Usupbaeva N.T.