

OJSC «Optima Bank»
Statement of Financial Position *

	31 January 2020 KGS '000	31 January 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	1 883 294	1 693 670	1 940 040
Accounts with the National Bank	3 305 453	2 436 450	3 159 996
Accounts with other banks and financial institutions	4 178 953	4 083 182	4 253 531
Loans and advances to banks and other financial institutions	32 686	57 383	113 136
Security investments	3 486 684	1 492 681	3 038 889
Loans to customers	24 457 868	21 441 075	24 433 829
- Provisions	(2 218 310)	(2 229 288)	(2 228 104)
Loans to customers, net of provisions	22 239 558	19 211 787	22 205 725
Property, equipment and intangible assets	548 080	448 812	556 208
Other property owned by the bank	485 713	243 482	468 737
Other assets	234 188	200 503	194 591
Total assets	36 394 609	29 867 950	35 930 853
LIABILITIES			
Financial instruments at fair value through profit or loss	32 009	27 019	31 260
Deposits and balances from banks and other financial institutions	1 345 911	247 739	1 299 513
Current accounts and deposits from customers	22 108 247	20 316 686	21 734 380
Other borrowed funds	5 566 642	3 158 084	5 604 428
Loans from the National Bank	1 359 466	1 106 455	1 359 466
Other liabilities	374 217	367 609	385 729
Total liabilities	30 786 492	25 223 592	30 414 776
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 558 117	3 594 358	4 466 077
Total equity	5 608 117	4 644 358	5 516 077
Total liabilities and equity	36 394 609	29 867 950	35 930 853

* - 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 January 2020 KGS '000	31 January 2019 KGS '000
Interest income	261 132	228 692
Interest expense	(81 953)	(53 034)
Net interest income	179 179	175 658
Fee and commission income	43 105	35 929
Fee and commission expense	(20 204)	(14 625)
Net fee and commission income	22 901	21 304
Net loss on financial instruments at fair value through profit or loss	2 976	1 715
Net foreign exchange income	20 848	16 355
Other operating income	476	1 243
Operating income	226 380	216 275
Impairment losses	5 367	(83 945)
Operating expenses	(129 480)	(104 430)
Profit before income tax	102 267	27 900
Income tax expense	(10 227)	(2 790)
Net Profit	92 040	25 110

Earnings per share

Basic and diluted earnings per share (KGS)	4,38	1,20
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* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.