OJSC «Optima Bank»
Statement of Financial Position *

	29 February 2020 KGS '000	28 February 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 059 130	1 723 585	1 940 040
Accounts with the National Bank	1 899 952	2 174 806	3 159 996
Accounts with other banks and financial institutions	4 082 805	3 442 910	4 253 531
Loans and advances to banks and other financial institutions	32 686	57 339	113 136
Security investments	3 979 135	1 700 896	3 038 889
Loans to customers	24 426 805	21 760 910	24 433 829
- Provisions	(2 174 500)	(2 221 590)	(2 228 104)
Loans to customers, net of provisions	22 252 305	19 539 320	22 205 725
Property, equipment and intangible assets	549 859	453 924	556 208
Other property owned by the bank	551 033	253 717	468 737
Other assets	259 859	214 725	194 591
Total assets	**35 666 764**	**29 561 222**	**35 930 853**
LIABILITIES			
Financial instruments at fair value through profit or loss	28 514	23 292	31 260
Deposits and balances from banks and other financial institutions	1 424 409	267 870	1 299 513
Current accounts and deposits from customers	21 101 719	19 883 012	21 734 380
Other borrowed funds	5 665 673	3 208 954	5 604 428
Loans from the National Bank	1 351 835	1 106 002	1 359 466
Other liabilities	396 507	346 209	385 729
Total liabilities	**29 968 657**	**24 835 339**	**30 414 776**
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 648 107	3 675 883	4 466 077
Total equity	**5 698 107**	**4 725 883**	**5 516 077**
Total liabilities and equity	**35 666 764**	**29 561 222**	**35 930 853**

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Optima Bank

Chief accountant
Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	29 February 2020 KGS '000	28 February 2019 KGS '000
Interest income	520 670	440 185
Interest expense	(161 223)	(102 635)
Net interest income	**359 447**	**337 550**
Fee and commission income	86 178	71 625
Fee and commission expense	(40 918)	(32 031)
Net fee and commission income	**45 260**	**39 594**
Net loss on financial instruments at fair value through profit or loss	5 549	3 170
Net foreign exchange income	37 560	32 552
Other operating income	2 175	2 515
Operating income	**449 991**	**415 381**
Impairment losses	12 036	(89 641)
Operating expenses	(259 764)	(207 257)
Profit before income tax	**202 263**	**118 483**
Income tax expense	(20 233)	(11 848)
Net Profit	**182 030**	**106 635**

Earnings per share		
Basic and diluted earnings per share (KGS)	8,67	5,08

* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.

Optima Bank

Chief accountant

Baryktabasova A.K.