

OJSC «Optima Bank»
Statement of Financial Position *

	30 April 2020 KGS '000	30 April 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 416 967	1 876 827	1 940 040
Accounts with the National Bank	3 221 880	2 313 114	3 159 996
Accounts with other banks and financial institutions	4 719 687	4 535 959	4 253 531
Loans and advances to banks and other financial institutions	33 804	57 687	113 136
Security Investments	2 569 260	1 555 350	3 038 889
Loans to customers	26 360 337	23 335 098	24 433 829
- Provisions	(2 622 003)	(2 407 839)	(2 228 104)
Loans to customers, net of provisions	23 738 334	20 927 259	22 205 725
Property, equipment and intangible assets	666 621	446 154	688 316
Other property owned by the bank	556 108	299 600	468 737
Other assets	246 950	236 715	192 686
Total assets	38 169 611	32 248 665	36 061 056
LIABILITIES			
Financial instruments at fair value through profit or loss	82 121	24 356	31 260
Deposits and balances from banks and other financial institutions	1 389 723	2 558 553	1 299 513
Current accounts and deposits from customers	23 347 836	19 746 140	21 734 380
Other borrowed funds	6 014 198	3 354 981	5 604 428
Loans from the National Bank	1 052 511	1 423 907	1 359 466
Other liabilities	566 174	354 194	518 952
Total liabilities	32 452 563	27 462 131	30 547 999
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 667 048	3 736 534	4 463 057
Total equity	5 717 048	4 786 534	5 513 057
Total liabilities and equity	38 169 611	32 248 665	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 *

	30 April 2020 KGS '000	30 April 2019 KGS '000
Interest income	1 064 497	919 036
Interest expense	(332 101)	(217 305)
Net interest income	732 396	701 731
Fee and commission income	161 835	155 619
Fee and commission expense	(90 494)	(66 708)
Net fee and commission income	71 341	88 911
Net loss on financial instruments at fair value through profit or loss	10 690	6 818
Net foreign exchange income	120 736	72 393
Other operating income	3 587	1 962
Operating income	938 750	871 815
Impairment losses	(196 752)	(266 655)
Operating expenses	(514 760)	(419 287)
Profit before income tax	227 238	185 873
Income tax expense	(23 247)	(18 587)
Net Profit	203 991	167 286

Earnings per share

Basic and diluted earnings per share (KGS)	9,71	7,97
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* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Usupbaeva N.T.