OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2020 KGS '000	31 May 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 086 520	1 814 338	1 940 040
Accounts with the National Bank	3 436 011	2 946 019	3 159 996
Accounts with other banks and financial institutions	3 670 617	5 366 666	4 253 531
Loans and advances to banks and other financial institutions	33 167	57 786	113 136
Security investments	2 928 179	1 674 601	3 038 889
Loans to customers	25 464 473	23 318 247	24 433 829
- Provisions	(2 561 015)	(2 470 675)	(2 228 104)
Loans to customers, net of provisions	22 903 458	20 847 572	22 205 725
Property, equipment and intangible assets	662 868	449 593	688 316
Other property owned by the bank	581 541	302 481	468 737
Other assets	271 830	249 117	192 686
Total assets	**36 574 191**	**33 708 173**	**36 061 056**
LIABILITIES			
Financial instruments at fair value through profit or loss	30 247	26 434	31 260
Deposits and balances from banks and other financial institutions	255 056	2 504 800	1 299 513
Current accounts and deposits from customers	23 100 010	20 722 815	21 734 380
Other borrowed funds	5 805 185	3 370 933	5 604 428
Loans from the National Bank	1 052 645	1 870 603	1 359 466
Other liabilities	562 287	377 880	518 952
Total liabilities	**30 805 430**	**28 873 465**	**30 547 999**
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 718 761	3 784 708	4 463 057
Total equity	**5 768 761**	**4 834 708**	**5 513 057**
Total liabilities and equity	**36 574 191**	**33 708 173**	**36 061 056**

* - As per NBKR standards

Acting Chairman of the Board
Dyikanov R.A.

Chief accountant
Usupbaeva N.T.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 May 2020 KGS '000	31 May 2019 KGS '000
Interest income	1 343 645	1 174 213
Interest expense	(418 063)	(280 963)
Net interest income	**925 582**	**893 250**
Fee and commission income	201 311	199 784
Fee and commission expense	(104 218)	(84 429)
Net fee and commission income	**97 093**	**115 355**
Net loss on financial instruments at fair value through profit or loss	13 210	8 800
Net foreign exchange income	167 968	91 766
Other operating income	3 825	2 739
Operating income	**1 207 678**	**1 111 910**
Impairment losses	(287 565)	(340 967)
Operating expenses	(635 609)	(531 544)
Profit before income tax	**284 504**	**239 399**
Income tax expense	(28 800)	(23 939)
Net Profit	**255 704**	**215 460**
Earnings per share		
Basic and diluted earnings per share (KGS)	12,18	10,26

* - As per NBKR standards

Acting Chairman of the Board

Dyikanov R.A.

Chief accountant

Usupbaeva N.T.