

OJSC «Optima Bank»
Statement of Financial Position *

	30 July 2020 KGS '000	30 July 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 405 423	1 957 787	1 940 040
Accounts with the National Bank	3 628 370	2 451 496	3 159 996
Accounts with other banks and financial institutions	5 045 224	5 539 123	4 253 531
Loans and advances to banks and other financial institutions	33 535	74 614	113 136
Security investments	2 975 624	1 169 101	3 038 889
Loans to customers	26 513 717	24 045 174	24 433 829
- Provisions	(2 841 655)	(2 419 863)	(2 228 104)
Loans to customers, net of provisions	23 672 062	21 625 311	22 205 725
Property, equipment and intangible assets	880 776	478 232	688 316
Other property owned by the bank	579 305	373 528	468 737
Other assets	298 467	250 066	192 686
Total assets	39 518 786	33 919 258	36 061 056
LIABILITIES			
Financial instruments at fair value through profit or loss	53 045	23 896	31 260
Deposits and balances from banks and other financial institutions	273 589	2 377 309	1 299 513
Current accounts and deposits from customers	25 190 949	21 314 713	21 734 380
Other borrowed funds	6 097 621	3 343 345	5 604 428
Loans from the National Bank	1 203 282	1 359 466	1 359 466
Other liabilities	857 288	423 775	518 952
Total liabilities	33 675 774	28 842 504	30 547 999
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 793 012	4 026 754	4 463 057
Total equity	5 843 012	5 076 754	5 513 057
Total liabilities and equity	39 518 786	33 919 258	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 *

	30 July 2020 KGS '000	30 July 2019 KGS '000
Interest income	1 893 527	1 679 164
Interest expense	(588 002)	(409 838)
Net interest income	1 305 525	1 269 326
Fee and commission income	313 530	288 712
Fee and commission expense	(154 149)	(124 642)
Net fee and commission income	159 381	164 070
Net loss on financial instruments at fair value through profit or loss	20 209	12 884
Net foreign exchange income	253 074	143 944
Other operating income	7 476	3 840
Operating income	1 745 665	1 594 064
Impairment losses	(474 578)	(336 285)
Operating expenses	(904 455)	(749 447)
Profit before income tax	366 632	508 332
Income tax expense	(36 677)	(50 826)
Net Profit	329 955	457 506

Earnings per share

Basic and diluted earnings per share (KGS)	15.71	21.79
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Optima Bank

* - As per NBKR standards

Acting Chairman of the Board

Dyikanov R.A.

Chief accountant

Usupbaeva N.T.