

OJSC «Optima Bank»
Statement of Financial Position *

	31 August 2020 KGS '000	31 August 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 576 737	1 974 447	1 940 040
Accounts with the National Bank	3 867 656	2 864 780	3 159 996
Accounts with other banks and financial institutions	4 723 273	5 525 057	4 253 531
Loans and advances to banks and other financial institutions	33 746	88 763	113 136
Security investments	2 875 070	1 367 205	3 038 889
Loans to customers	26 937 262	24 349 740	24 433 829
- Provisions	(2 978 837)	(2 464 094)	(2 228 104)
Loans to customers, net of provisions	23 958 425	21 885 646	22 205 725
Property, equipment and intangible assets	869 493	478 347	688 316
Other property owned by the bank	596 251	365 621	468 737
Other assets	322 350	317 112	192 686
Total assets	39 823 001	34 866 978	36 061 056
LIABILITIES			
Financial instruments at fair value through profit or loss	44 226	24 022	31 260
Deposits and balances from banks and other financial institutions	385 801	2 305 340	1 299 513
Current accounts and deposits from customers	25 470 462	22 207 892	21 734 380
Other borrowed funds	6 007 009	3 377 085	5 604 428
Loans from the National Bank	1 203 282	1 359 466	1 359 466
Other liabilities	839 332	422 242	518 952
Total liabilities	33 950 112	29 696 047	30 547 999
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 822 889	4 120 931	4 463 057
Total equity	5 872 889	5 170 931	5 513 057
Total liabilities and equity	39 823 001	34 866 978	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 *

	31 August 2020 KGS '000	31 August 2019 KGS '000
Interest income	2 178 003	1 938 910
Interest expense	(674 860)	(477 245)
Net interest income	1 503 143	1 461 665
Fee and commission income	360 122	334 314
Fee and commission expense	(179 593)	(143 078)
Net fee and commission income	180 529	191 236
Net loss on financial instruments at fair value through profit or loss	23 393	14 889
Net foreign exchange income	286 210	169 836
Other operating income	9 000	5 101
Operating income	2 002 275	1 842 727
Impairment losses	(572 404)	(378 055)
Operating expenses	(1 029 994)	(851 699)
Profit before income tax	399 877	612 973
Income tax expense	(40 045)	(61 290)
Net Profit	359 832	551 683

Earnings per share

Basic and diluted earnings per share (KGS)	17,13	26,27
--	-------	-------

* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Usupbaeva N.T.