

OJSC «Optima Bank»
Statement of Financial Position *

	31 October 2020 KGS '000	31 October 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	2 166 913	1 812 332	1 940 040
Accounts with the National Bank	3 957 698	3 160 813	3 159 996
Accounts with other banks and financial institutions	6 400 393	5 047 231	4 253 531
Loans and advances to banks and other financial institutions	197 755	89 017	113 136
Security investments	2 678 876	1 267 486	3 038 889
Loans to customers	28 035 850	24 886 466	24 433 829
- Provisions	(3 286 105)	(2 462 541)	(2 228 104)
Loans to customers, net of provisions	24 749 745	22 423 925	22 205 725
Property, equipment and intangible assets	857 486	543 150	688 316
Other property owned by the bank	580 912	388 888	468 737
Other assets	352 559	282 335	192 686
Total assets	41 942 337	35 015 177	36 061 056
LIABILITIES			
Financial instruments at fair value through profit or loss	70 252	26 699	31 260
Deposits and balances from banks and other financial institutions	406 743	1 428 553	1 299 513
Current accounts and deposits from customers	26 931 383	22 707 384	21 734 380
Other borrowed funds	6 543 951	3 586 819	5 604 428
Loans from the National Bank	1 203 282	1 359 466	1 359 466
Other liabilities	891 144	555 037	518 952
Total liabilities	36 046 755	29 663 958	30 547 999
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 845 582	4 301 219	4 463 057
Total equity	5 895 582	5 351 219	5 513 057
Total liabilities and equity	41 942 337	35 015 177	36 061 056

* - As per NBKR standards

Acting Chairman of the Board
 Kurmanbekov B.D.



Deputy Chief accountant
 Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 October 2020 KGS '000	31 October 2019 KGS '000
Interest income	2 706 780	2 464 622
Interest expense	(845 024)	(609 881)
Net interest income	1 861 756	1 854 741
Fee and commission income	477 652	432 322
Fee and commission expense	(236 909)	(187 541)
Net fee and commission income	240 743	244 781
Net loss on financial instruments at fair value through profit or loss	29 379	18 931
Net foreign exchange income	366 599	212 341
Other operating income	11 849	8 018
Operating income	2 510 326	2 338 812
Impairment losses	(779 456)	(395 669)
Operating expenses	(1 305 786)	(1 129 850)
Profit before income tax	425 084	813 293
Income tax expense	(42 559)	(81 322)
Net Profit	382 525	731 971

Earnings per share

Basic and diluted earnings per share (KGS)	18,22	34,86
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* - As per NBKR standards

Acting Chairman of the Board

Kurmanbekov B.D.



Deputy Chief accountant

Osmonova D.D.