

OJSC «Optima Bank»
Statement of Financial Position *

	30 November 2020 KGS '000	30 November 2019 KGS '000	31 December 2019 KGS '000
ASSETS			
Cash on hand	3 190 906	1 693 784	1 940 040
Accounts with the National Bank	3 782 134	2 561 387	3 159 996
Accounts with other banks and financial institutions	6 457 484	3 675 946	4 253 531
Loans and advances to banks and other financial institutions	204 121	113 293	113 136
Security investments	2 381 471	1 768 460	3 038 889
Loans to customers	27 648 483	24 904 705	24 433 829
- Provisions	(3 445 926)	(2 386 387)	(2 228 104)
Loans to customers, net of provisions	24 202 557	22 518 318	22 205 725
Property, equipment and intangible assets	889 884	550 003	688 316
Other property owned by the bank	566 791	464 579	468 737
Other assets	404 569	278 287	192 686
Total assets	42 079 917	33 624 057	36 061 056
LIABILITIES			
Financial instruments at fair value through profit or loss	89 848	30 730	31 260
Deposits and balances from banks and other financial institutions	284 939	1 236 259	1 299 513
Current accounts and deposits from customers	27 208 316	20 581 703	21 734 380
Other borrowed funds	6 547 230	4 374 746	5 604 428
Loans from the National Bank	1 201 745	1 359 290	1 359 466
Other liabilities	797 997	573 095	518 952
Total liabilities	36 130 075	28 155 823	30 547 999
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	4 899 842	4 418 234	4 463 057
Total equity	5 949 842	5 468 234	5 513 057
Total liabilities and equity	42 079 917	33 624 057	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 November 2020 KGS '000	30 November 2019 KGS '000
Interest income	2 966 604	2 720 046
Interest expense	(925 199)	(676 254)
Net interest income	2 041 405	2 043 792
Fee and commission income	537 204	479 746
Fee and commission expense	(269 097)	(208 892)
Net fee and commission income	268 107	270 854
Net loss on financial instruments at fair value through profit or loss	32 848	21 299
Net foreign exchange income	411 600	230 855
Other operating income	12 226	8 451
Operating income	2 766 186	2 575 251
Impairment losses	(833 995)	(339 036)
Operating expenses	(1 446 818)	(1 292 905)
Profit before income tax	485 373	943 310
Income tax expense	(48 588)	(94 324)
Net Profit	436 785	848 986

Earnings per share

Basic and diluted earnings per share (KGS)	20,80	40,43
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* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Usupbaeva N.T.