

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 January 2021 KGS '000	31 January 2020 KGS '000
Interest income	263 381	261 132
Interest expense	(86 963)	(81 953)
Net interest income	176 418	179 179
Fee and commission income	57 573	43 105
Fee and commission expense	(37 881)	(20 204)
Net fee and commission income	19 692	22 901
Net loss on financial instruments at fair value through profit or loss	2 934	2 976
Net foreign exchange income	33 648	20 848
Other operating income	398	476
Operating Income	233 090	226 380
Impairment losses	(21 933)	5 367
Operating expenses	(125 881)	(129 480)
Profit before income tax	85 276	102 267
Income tax expense	(8 536)	(10 227)
Net Profit	76 740	92 040
Earnings per share		
Basic and diluted earnings per share (KGS)	3,65	4,38

* - As per NBKR standards

Chairman of the Board

Kapyshev B.S.



Chief accountant

Usupbaeva N.T.

OJSC «Optima Bank»
Statement of Financial Position *

	31 January 2021 KGS '000	31 January 2020 KGS '000	31 December 2020 KGS '000
ASSETS			
Cash on hand	2 720 837	1 883 294	3 040 349
Accounts with the National Bank	3 337 686	3 305 453	4 216 940
Accounts with other banks and financial institutions	7 915 065	4 178 953	7 509 761
Loans and advances to banks and other financial institutions	288 974	32 686	282 209
Security investments	3 535 397	3 486 684	2 586 798
Loans to customers	26 620 691	24 457 868	26 854 641
- Provisions	(3 628 637)	(2 218 310)	(3 537 084)
Loans to customers, net of provisions	22 992 054	22 239 558	23 317 557
Property, equipment and intangible assets	1 010 411	548 080	988 181
Other property owned by the bank	580 796	485 713	583 243
Other assets	419 972	234 188	269 467
Total assets	42 801 192	36 394 609	42 794 505
LIABILITIES			
Financial instruments at fair value through profit or loss	35 974	32 009	43 501
Deposits and balances from banks and other financial institutions	675 913	1 345 911	294 695
Current accounts and deposits from customers	27 784 062	22 108 247	28 236 495
Other borrowed funds	6 464 104	5 566 642	6 454 787
Loans from the National Bank	1 158 846	1 359 466	1 175 586
Other liabilities	586 831	374 217	570 719
Total liabilities	36 705 730	30 786 492	36 775 783
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	5 045 462	4 558 117	4 968 722
Total equity	6 095 462	5 608 117	6 018 722
Total liabilities and equity	42 801 192	36 394 609	42 794 505

* - As per NBKR standards

Chairman of the Board
 Kapyshev B.S.



Chief accountant
 Usupbaeva N.T.