

**OJSC «Optima Bank»**  
**Statement of Financial Position \***

	31 December 2022 KGS '000	31 December 2021 KGS '000
<b>ASSETS</b>		
Cash on hand	7 016 201	5 144 398
Accounts with the National Bank	5 677 692	13 188 695
Accounts with other banks and financial institutions	4 948 725	17 056 191
Loans and advances to banks and other financial institutions	983 698	586 056
Security investments	6 866 797	9 824 734
Loans to customers	23 740 018	26 935 839
- Provisions	(5 215 164)	(4 152 304)
Loans to customers, net of provisions	18 524 854	22 783 535
Property, equipment and intangible assets	1 373 644	1 172 507
Other property owned by the bank	323 420	534 538
Other assets	1 141 003	777 833
<b>Total assets</b>	<b>46 856 034</b>	<b>71 068 487</b>
<b>LIABILITIES</b>		
Financial instruments at fair value through profit or loss	8 305	81 323
Deposits and balances from banks and other financial institutions	323 910	363 072
Current accounts and deposits from customers	34 715 597	58 651 076
Other borrowed funds	2 196 444	3 955 461
Deposits from Social Fund of the Kyrgyz Republic		
Deposits from Ministry of Finance of the Kyrgyz Republic		
Loans from the National Bank	-	472 901
Субординированный долг	-	-
Provision for guarantees and letters of credit issued	-	-
Other liabilities	1 050 522	851 550
Current tax liability	-	-
Deferred tax liability	-	-
<b>Total liabilities</b>	<b>38 294 778</b>	<b>64 375 383</b>
<b>EQUITY</b>		
Share capital	1 050 000	1 050 000
Retained earnings	7 511 256	5 643 104
<b>Total equity</b>	<b>8 561 256</b>	<b>6 693 104</b>
<b>Total liabilities and equity</b>	<b>46 856 034</b>	<b>71 068 487</b>

\* - 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 December 2022 KGS '000	31 December 2021 KGS '000
Interest income	3 761 113	3 510 486
Interest expense	(872 240)	(1 175 214)
<b>Net interest income</b>	<b>2 888 873</b>	<b>2 335 272</b>
Fee and commission income	1 507 540	1 007 594
Fee and commission expense	(1 092 448)	(699 250)
<b>Net fee and commission income</b>	<b>415 092</b>	<b>308 344</b>
Net gain on financial instruments at fair value through profit or loss	58 855	94 013
Net foreign exchange gain	2 290 355	502 897
Other operating income	6 078	9 258
<b>Operating income</b>	<b>5 659 253</b>	<b>3 249 784</b>
Impairment losses	(1 364 517)	(752 438)
Operating expenses	(2 221 037)	(1 731 128)
<b>Profit before income tax</b>	<b>2 073 699</b>	<b>766 218</b>
Income tax expense	(205 547)	(91 836)
<b>Net Profit</b>	<b>1 868 152</b>	<b>674 382</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	88,96	32,11

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Usupbaeva N.T.