

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

	31 October 2022 KGS '000	31 October 2021 KGS '000	31 December 2021 KGS '000
<b>ASSETS</b>			
Cash on hand	5 498 199	3 928 170	5 144 398
Accounts with the National Bank	4 506 956	8 075 573	13 188 695
Accounts with other banks and financial institutions	6 312 040	15 501 633	17 056 191
Loans and advances to banks and other financial institutions	786 538	501 455	586 056
Security investments	6 422 220	5 526 216	9 824 734
Loans to customers	24 124 797	27 375 222	26 935 839
- Provisions	(4 914 851)	(4 159 973)	(4 152 304)
Loans to customers, net of provisions	19 209 946	23 215 249	22 783 535
Property, equipment and intangible assets	1 306 591	1 076 647	1 172 507
Other property owned by the bank	416 630	478 858	534 538
Other assets	1 066 711	586 342	777 833
<b>Total assets</b>	<b>45 525 831</b>	<b>58 890 143</b>	<b>71 068 487</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	12 152	85 985	81 323
Deposits and balances from banks and other financial institutions	345 173	328 667	363 072
Current accounts and deposits from customers	32 982 810	45 353 899	58 651 076
Other borrowed funds	2 622 922	5 352 007	3 955 460
Loans from the National Bank	-	472 902	472 902
Other liabilities	1 073 277	690 094	851 550
<b>Total liabilities</b>	<b>37 036 334</b>	<b>52 283 554</b>	<b>64 375 383</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	7 439 497	5 556 589	5 643 104
<b>Total equity</b>	<b>8 489 497</b>	<b>6 606 589</b>	<b>6 693 104</b>
<b>Total liabilities and equity</b>	<b>45 525 831</b>	<b>58 890 143</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 October 2022 KGS '000	31 October 2021 KGS '000
Interest income	3 056 488	2 836 178
Interest expense	(749 923)	(933 097)
<b>Net interest income</b>	<b>2 306 565</b>	<b>1 903 081</b>
Fee and commission income	1 182 295	796 727
Fee and commission expense	(832 581)	(527 261)
<b>Net fee and commission income</b>	<b>349 714</b>	<b>269 466</b>
Net gain on financial instruments at fair value through profit or loss	53 768	69 324
Net foreign exchange gain	1 960 540	396 366
Other operating income	15 825	7 578
<b>Operating income</b>	<b>4 686 412</b>	<b>2 645 815</b>
Impairment losses	(986 189)	(634 576)
Operating expenses	(1 704 818)	(1 358 876)
<b>Profit before income tax</b>	<b>1 995 405</b>	<b>652 363</b>
Income tax expense	(199 012)	(64 496)
<b>Net Profit</b>	<b>1 796 393</b>	<b>587 867</b>
 <b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	85,54	27,99

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Usupbaeva N.T.