

OJSC «Optima Bank»
Statement of Financial Position *

	30 November 2022 KGS '000	30 November 2021 KGS '000	31 December 2021 KGS '000
ASSETS			
Cash on hand	5 490 015	4 404 088	5 144 398
Accounts with the National Bank	5 229 249	10 282 711	13 188 695
Accounts with other banks and financial institutions	6 696 854	14 667 807	17 056 191
Loans and advances to banks and other financial institutions	966 739	501 476	586 056
Security investments	7 288 442	7 419 639	9 824 734
Loans to customers	23 748 231	27 041 234	26 935 839
- Provisions	(5 188 870)	(4 143 109)	(4 152 304)
Loans to customers, net of provisions	18 559 361	22 898 125	22 783 535
Property, equipment and intangible assets	1 317 186	1 077 902	1 172 507
Other property owned by the bank	399 891	496 766	534 538
Other assets	933 425	894 409	777 833
Total assets	46 881 162	62 642 923	71 068 487
LIABILITIES			
Financial instruments at fair value through profit or loss	15 097	76 904	81 323
Deposits and balances from banks and other financial institutions	478 876	438 319	363 072
Current accounts and deposits from customers	34 389 789	50 205 029	58 651 076
Other borrowed funds	2 444 773	3 961 255	3 955 460
Loans from the National Bank	-	472 837	472 902
Other liabilities	1 065 052	799 462	851 550
Total liabilities	38 393 587	55 953 806	64 375 383
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	7 437 575	5 639 117	5 643 104
Total equity	8 487 575	6 689 117	6 693 104
Total liabilities and equity	46 881 162	62 642 923	71 068 487

* - As per NBKR standards

Acting Chairman of the Board
 Kurmanbekov B.D.



Chief accountant
 Usupbaeva N.T.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	30 November 2022 KGS '000	30 November 2021 KGS '000
Interest income	3 396 826	3 151 317
Interest expense	(808 472)	(1 042 515)
Net interest income	2 588 354	2 108 802
Fee and commission income	1 344 460	894 362
Fee and commission expense	(950 511)	(612 456)
Net fee and commission income	393 949	281 906
Net gain on financial instruments at fair value through profit or loss	56 660	81 681
Net foreign exchange gain	2 122 561	448 236
Other operating income	3 266	8 446
Operating income	5 164 790	2 929 071
Impairment losses	(1 228 861)	(671 143)
Operating expenses	(1 942 658)	(1 513 867)
Profit before income tax	1 993 271	744 061
Income tax expense	(198 800)	(73 666)
Net Profit	1 794 471	670 395
Earnings per share		
Basic and diluted earnings per share (KGS)	85,45	31,92

* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.



Chief accountant
Usupbaeva N.T.