

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

	31 January 2023 KGS '000	31 January 2022 KGS '000	31 December 2022 KGS '000
<b>ASSETS</b>			
Cash on hand	6 434 165	5 523 392	7 016 201
Accounts with the National Bank	6 016 712	6 733 706	5 782 879
Accounts with other banks and financial institutions	6 598 863	10 909 411	4 948 725
Loans and advances to banks and other financial institutions	988 550	586 300	878 511
Security investments	6 678 627	8 894 546	6 866 797
Loans to customers	23 208 901	26 415 667	23 740 018
- Provisions	(5 214 531)	(4 164 054)	(5 215 164)
Loans to customers, net of provisions	17 994 370	22 251 613	18 524 854
Property, equipment and intangible assets	1 354 658	1 164 289	1 373 644
Other property owned by the bank	319 995	533 919	323 420
Other assets	1 528 865	694 046	1 141 003
<b>Total assets</b>	<b>47 914 805</b>	<b>57 291 222</b>	<b>46 856 034</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	7 676	76 574	8 305
Deposits and balances from banks and other financial institutions	419 665	405 936	323 910
Current accounts and deposits from customers	35 383 705	44 664 376	34 715 596
Other borrowed funds	2 130 454	3 957 373	2 196 445
Loans from the National Bank	-	472 901	-
Other liabilities	1 224 145	921 757	1 050 522
<b>Total liabilities</b>	<b>39 165 645</b>	<b>50 498 917</b>	<b>38 294 778</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	7 699 160	5 742 305	7 511 256
<b>Total equity</b>	<b>8 749 160</b>	<b>6 792 305</b>	<b>8 561 256</b>
<b>Total liabilities and equity</b>	<b>47 914 805</b>	<b>57 291 222</b>	<b>46 856 034</b>

\* - As per NBKR standards

Chairman of the Board  
Kapshev B.S.



Deputy Chief accountant  
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income \*

	31 January 2023 KGS '000	31 January 2022 KGS '000
Interest income	322 479	338 895
Interest expense	(59 342)	(130 387)
<b>Net interest income</b>	<b>263 137</b>	<b>208 508</b>
Fee and commission income	131 887	79 907
Fee and commission expense	(114 529)	(65 274)
<b>Net fee and commission income</b>	<b>17 358</b>	<b>14 633</b>
Net gain on financial instruments at fair value through profit or loss	1 772	12 271
Net foreign exchange gain	103 689	39 839
Other operating income	1 221	656
<b>Operating income</b>	<b>387 177</b>	<b>275 907</b>
Impairment losses	35 487	(1 251)
Operating expenses	(213 882)	(164 433)
<b>Profit before income tax</b>	<b>208 782</b>	<b>110 223</b>
Income tax expense	(20 878)	(11 022)
<b>Net Profit</b>	<b>187 904</b>	<b>99 201</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	8,95	4,72

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Deputy Chief accountant  
Osmonova D.D.