

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

	28 February 2023	28 February 2022	31 December 2022
	KGS '000	KGS '000	KGS '000
<b>ASSETS</b>			
Cash on hand	6 177 976	5 339 869	7 016 201
Accounts with the National Bank	5 207 322	2 785 950	5 782 879
Accounts with other banks and financial institutions	6 202 884	7 755 643	4 948 725
Loans and advances to banks and other financial institutions	1 393 164	637 625	878 511
Security investments	7 947 909	3 204 756	6 866 797
Loans to customers	23 249 592	26 722 373	23 740 018
- Provisions	(5 290 214)	(4 422 360)	(5 215 164)
Loans to customers, net of provisions	17 959 378	22 300 013	18 524 854
Property, equipment and intangible assets	1 339 965	1 174 645	1 373 644
Other property owned by the bank	319 109	526 403	323 420
Other assets	1 650 940	972 191	1 141 003
<b>Total assets</b>	<b>48 198 647</b>	<b>44 697 095</b>	<b>46 856 034</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	14 469	173 108	8 305
Deposits and balances from banks and other financial institutions	298 644	349 390	323 910
Current accounts and deposits from customers	35 673 403	31 977 505	34 715 596
Other borrowed funds	2 096 284	4 009 045	2 196 445
Loans from the National Bank	-	471 518	-
Other liabilities	1 219 909	916 748	1 050 522
<b>Total liabilities</b>	<b>39 302 709</b>	<b>37 897 314</b>	<b>38 294 778</b>
<b>EQUITY</b>			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	7 845 938	5 749 781	7 511 256
<b>Total equity</b>	<b>8 895 938</b>	<b>6 799 781</b>	<b>8 561 256</b>
<b>Total liabilities and equity</b>	<b>48 198 647</b>	<b>44 697 095</b>	<b>46 856 034</b>

\* - As per NBKR standards

Chairman of the Board  
 Kapyshev B.S.



Chief accountant  
 Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income \*

	28 February 2023 KGS '000	28 February 2022 KGS '000
Interest income	644 444	623 058
Interest expense	(114 301)	(219 780)
<b>Net interest income</b>	<b>530 143</b>	<b>403 278</b>
Fee and commission income	283 453	177 259
Fee and commission expense	(220 505)	(146 537)
<b>Net fee and commission income</b>	<b>62 948</b>	<b>30 722</b>
Net gain on financial instruments at fair value through profit or loss	3 783	23 534
Net foreign exchange gain	211 663	127 865
Other operating income	2 625	2 222
<b>Operating income</b>	<b>811 162</b>	<b>587 621</b>
Impairment losses	(13 941)	(151 379)
Operating expenses	(425 352)	(317 712)
<b>Profit before income tax</b>	<b>371 869</b>	<b>118 530</b>
Income tax expense	(37 187)	(11 853)
<b>Net Profit</b>	<b>334 682</b>	<b>106 677</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	15,94	5,08

\* - As per NBKR standards

Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Osmonova D.D.