

OJSC «Optima Bank»
Statement of Financial Position *

	30 April 2023 KGS '000	30 April 2022 KGS '000	31 December 2022 KGS '000
ASSETS			
Cash on hand	8 822 899	4 388 929	7 016 201
Accounts with the National Bank	3 877 903	3 954 236	5 677 692
Accounts with other banks and financial institutions	7 791 187	6 164 831	4 948 725
Loans and advances to banks and other financial institutions	1 402 024	1 197 945	983 698
Security investments	9 017 971	1 202 228	6 866 797
Loans to customers	23 729 078	25 423 534	23 740 018
- Provisions	(4 984 358)	(4 216 011)	(5 215 164)
Loans to customers, net of provisions	18 744 720	21 207 523	18 524 854
Property, equipment and intangible assets	1 396 293	1 318 826	1 373 644
Other property owned by the bank	348 530	564 431	323 420
Other assets	1 328 501	852 477	1 141 003
Total assets	52 730 028	40 851 426	46 856 034
LIABILITIES			
Financial instruments at fair value through profit or loss	11 885	2 845	8 305
Deposits and balances from banks and other financial institutions	504 159	318 766	323 910
Current accounts and deposits from customers	39 713 107	28 083 682	34 715 597
Other borrowed funds	1 968 941	3 697 332	2 196 444
Loans from the National Bank	-	373 699	-
Other liabilities	1 063 239	1 016 751	1 050 522
Total liabilities	43 261 331	33 493 075	38 294 778
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Retained earnings	8 418 697	6 308 351	7 511 256
Total equity	9 468 697	7 358 351	8 561 256
Total liabilities and equity	52 730 028	40 851 426	46 856 034

* - 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 *

	30 April 2023 KGS '000	30 April 2022 KGS '000
Interest income	1 404 165	1 192 047
Interest expense	(240 791)	(346 050)
Net interest income	1 163 374	845 997
Fee and commission income	618 474	378 666
Fee and commission expense	(442 834)	(310 818)
Net fee and commission income	175 640	67 848
Net gain on financial instruments at fair value through profit or loss	11 329	42 873
Net foreign exchange gain	393 546	622 625
Other operating income	5 006	7 094
Operating income	1 748 895	1 586 437
Impairment losses	138 870	(199 689)
Operating expenses	(879 310)	(647 585)
Profit before income tax	1 008 455	739 163
Income tax expense	(101 014)	(73 916)
Net Profit	907 441	665 247

Earnings per share

Basic and diluted earnings per share (KGS)	43,21	31,68
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* - As per NBKR standards

Chairman of the Board
Kapshev B.S.



Chief accountant
Osmonova D.D.