

OJSC «Optima Bank»
Statement of Financial Position *

	31 January 2024	31 January 2023	31 December 2023
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 197 599	6 434 165	5 882 162
Accounts with the National Bank	5 771 733	6 016 712	9 217 131
Accounts with other banks and financial institutions	6 619 431	6 598 863	7 239 429
Loans and advances to banks and other financial institutions	1 472 611	988 550	1 469 064
Security investments	11 170 358	6 678 627	8 476 413
Loans to customers	25 189 064	23 208 901	25 229 343
- Provisions	(4 565 640)	(5 214 531)	(4 615 327)
Loans to customers, net of provisions	20 623 424	17 994 370	20 614 016
Property, equipment and intangible assets	1 858 143	1 354 658	1 866 033
Other property owned by the bank	317 579	319 995	314 199
Other assets	1 340 296	1 528 865	1 522 486
Total assets	54 371 174	47 914 805	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	10 067	7 676	13 329
Deposits and balances from banks and other financial institutions	713 047	419 665	449 738
Current accounts and deposits from customers	39 844 510	35 383 705	42 330 055
Other borrowed funds	952 646	2 130 454	1 005 471
Other liabilities	1 107 343	1 224 145	1 284 350
Total liabilities	42 627 613	39 165 645	45 082 943
EQUITY			
Share capital	2 100 000	1 050 000	2 100 000
Retained earnings	9 643 561	7 699 160	9 417 990
Total equity	11 743 561	8 749 160	11 517 990
Total liabilities and equity	54 371 174	47 914 805	56 600 933

* - 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 *

	31 January 2024 KGS '000	31 January 2023 KGS '000
Interest income	429 216	322 479
Interest expense	(81 384)	(59 342)
Net interest income	347 832	263 137
Fee and commission income	146 096	131 887
Fee and commission expense	(108 043)	(114 529)
Net fee and commission income	38 053	17 358
Net gain on financial instruments at fair value through profit or loss	4 127	1 772
Net foreign exchange gain	88 015	103 689
Other operating income	1 382	1 221
Operating income	479 409	387 177
Impairment losses	67 102	35 487
Operating expenses	(295 877)	(213 882)
Profit before income tax	250 634	208 782
Income tax expense	(25 063)	(20 878)
Net Profit	225 571	187 904

Earnings per share

Basic and diluted earnings per share (KGS) 5,37 4,47

As per NBKR standards



**Chief Accountant
Osmonova D.D.**