

OJSC «Optima Bank»
Statement of Financial Position *

	29 February 2024	28 February 2023	31 December 2023
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 573 083	6 177 976	5 882 162
Accounts with the National Bank	4 993 394	5 207 322	9 217 131
Accounts with other banks and financial institutions	7 425 949	6 202 884	7 239 429
Loans and advances to banks and other financial institutions	1 554 269	1 393 164	1 469 064
Security investments	11 850 764	7 947 909	8 476 413
Loans to customers	25 683 603	23 249 592	25 229 343
- Provisions	(4 523 897)	(5 290 214)	(4 615 327)
Loans to customers, net of provisions	21 159 706	17 959 378	20 614 016
Property, equipment and intangible assets	2 073 982	1 339 965	1 866 033
Other property owned by the bank	317 579	319 109	314 199
Other assets	1 191 567	1 650 940	1 522 486
Total assets	56 140 293	48 198 647	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	9 718	14 469	13 329
Deposits and balances from banks and other financial institutions	422 475	298 644	449 738
Current accounts and deposits from customers	41 692 069	35 673 403	42 330 055
Other borrowed funds	915 163	2 096 284	1 005 471
Other liabilities	1 182 498	1 219 909	1 284 350
Total liabilities	44 221 923	39 302 709	45 082 943
EQUITY			
Share capital	2 100 000	1 050 000	2 100 000
Retained earnings	9 818 370	7 845 938	9 417 990
Total equity	11 918 370	8 895 938	11 517 990
Total liabilities and equity	56 140 293	48 198 647	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 *

	29 February 2024 KGS '000	28 February 2023 KGS '000
Interest income	853 477	644 444
Interest expense	(158 775)	(114 301)
Net interest income	694 702	530 143
Fee and commission income	301 112	283 453
Fee and commission expense	(201 628)	(220 505)
Net fee and commission income	99 484	62 948
Net gain on financial instruments at fair value through profit or loss	7 158	3 783
Net foreign exchange gain	157 306	211 663
Other operating income	2 466	2 625
Operating income	961 116	811 162
Impairment losses	105 099	(13 941)
Operating expenses	(621 348)	(425 352)
Profit before income tax	444 867	371 869
Income tax expense	(44 487)	(37 187)
Net Profit	400 380	334 682

Earnings per share

Basic and diluted earnings per share (KGS)	9,53	7,97
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* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief Accountant
Osmonova D.D.