

OJSC «Optima Bank»
Statement of Financial Position *

	31 March 2024	31 March 2023	31 December 2023
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 097 796	8 050 787	5 882 162
Accounts with the National Bank	5 330 101	4 874 975	9 217 131
Accounts with other banks and financial institutions	7 717 862	4 007 330	7 239 429
Loans and advances to banks and other financial institutions	1 559 804	1 396 158	1 469 064
Security investments	11 972 552	8 392 982	8 476 413
Loans to customers	26 025 073	23 360 555	25 229 343
- Provisions	(4 485 432)	(5 144 348)	(4 615 327)
Loans to customers, net of provisions	21 539 641	18 216 207	20 614 016
Property, equipment and intangible assets	2 067 546	1 389 529	1 866 033
Other property owned by the bank	317 359	344 317	314 199
Other assets	1 441 423	1 779 104	1 522 486
Total assets	57 044 084	48 451 389	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	6 145	15 592	13 329
Deposits and balances from banks and other financial institutions	456 043	486 156	449 738
Current accounts and deposits from customers	42 340 126	35 399 596	42 330 055
Other borrowed funds	847 864	2 028 802	1 005 471
Other liabilities	1 276 485	1 355 746	1 284 350
Total liabilities	44 926 663	39 285 892	45 082 943
EQUITY			
Share capital	2 100 000	1 050 000	2 100 000
Retained earnings	10 017 421	8 115 497	9 417 990
Total equity	12 117 421	9 165 497	11 517 990
Total liabilities and equity	57 044 084	48 451 389	56 600 933

* - As per NBKR standards

Acting Chairman of the Board
Izmukhanov A.B.



Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 March 2024 KGS '000	31 March 2023 KGS '000
Interest income	1 320 291	1 000 981
Interest expense	(242 176)	(177 197)
Net interest income	1 078 115	823 784
Fee and commission income	456 813	468 282
Fee and commission expense	(320 235)	(366 351)
Net fee and commission income	136 578	101 931
Net gain on financial instruments at fair value through profit or loss	9 394	7 423
Net foreign exchange gain	233 179	308 945
Other operating income	3 771	3 873
Operating income	1 461 037	1 245 956
Impairment losses	162 963	72 212
Operating expenses	(958 047)	(646 789)
Profit before income tax	665 953	671 379
Income tax expense	(66 522)	(67 138)
Net Profit	599 431	604 241
Earnings per share		
Basic and diluted earnings per share (KGS)	14,27	14,39

* - As per NBKR standards

Acting Chairman of the Board
Izmukhanov A.B.



Chief accountant
Osmonova D.D.