

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	30 April 2024 KGS '000	30 April 2023 KGS '000
Interest income	1 800 971	1 404 165
Interest expense	(330 781)	(240 791)
Net interest income	1 470 190	1 163 374
Fee and commission income	644 054	618 474
Fee and commission expense	(422 017)	(442 834)
Net fee and commission income	222 037	175 640
Net gain on financial instruments at fair value through profit or loss	11 027	11 329
Net foreign exchange gain	340 092	393 546
Other operating income	8 009	5 006
Operating income	2 051 355	1 748 895
Impairment losses	109 778	138 870
Operating expenses	(1 286 266)	(879 310)
Profit before income tax	874 867	1 008 455
Income tax expense	(87 414)	(101 014)
Net Profit	787 453	907 441
Earnings per share		
Basic and diluted earnings per share (KGS)	18,75	21,61

* - As per NBKR standards

**Chairman of the Board
Kapyshev B.S.**



**Deputy Chief accountant
Klimova Yu.A.**