


OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2024	31 May 2023	31 December 2023
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 526 576	7 447 773	5 882 162
Accounts with the National Bank	5 583 875	4 386 701	9 217 131
Accounts with other banks and financial institutions	6 363 098	5 734 933	7 239 429
Loans and advances to banks and other financial institutions	1 543 614	1 407 424	1 469 064
Security investments	13 225 223	7 415 248	8 476 413
Loans to customers	27 250 149	24 224 635	25 229 343
- Provisions	(4 548 317)	(4 894 040)	(4 615 327)
Loans to customers, net of provisions	22 701 832	19 330 595	20 614 016
Property, equipment and intangible assets	2 026 178	1 556 866	1 866 033
Other property owned by the bank	301 490	346 194	314 199
Other assets	1 572 749	1 282 916	1 522 486
Total assets	58 844 635	48 908 650	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	795	19 937	13 329
Deposits and balances from banks and other financial institutions	239 340	378 103	449 738
Current accounts and deposits from customers	44 611 067	36 031 707	42 330 055
Other borrowed funds	776 038	1 416 881	1 005 471
Other liabilities	1 462 149	1 107 724	1 284 350
Total liabilities	47 089 389	38 954 352	45 082 943
EQUITY			
Share capital	2 100 000	1 050 000	2 100 000
Retained earnings	9 655 246	8 904 298	9 417 990
Total equity	11 755 246	9 954 298	11 517 990
Total liabilities and equity	58 844 635	48 908 650	56 600 933




 Chief accountant
 Osmonova D.D.

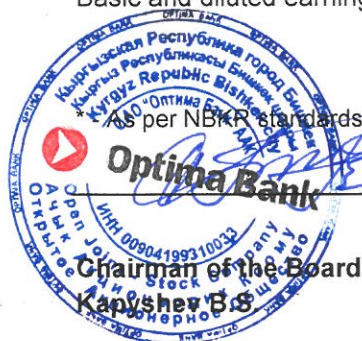
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Statement of Profit or Loss and Other Comprehensive Income *

	31 May 2024 KGS '000	31 May 2023 KGS '000
Interest income	2 282 731	1 786 013
Interest expense	(425 470)	(308 366)
Net interest income	1 857 261	1 477 647
Fee and commission income	820 016	795 642
Fee and commission expense	(526 809)	(536 906)
Net fee and commission income	293 207	258 736
Net gain on financial instruments at fair value through profit or loss	12 432	15 964
Net foreign exchange gain	468 692	550 734
Other operating income	8 839	20 215
Operating income	2 640 431	2 323 296
Impairment losses	44 019	334 202
Operating expenses	(1 627 580)	(1 109 486)
Profit before income tax	1 056 870	1 548 012
Income tax expense	(105 614)	(154 970)
Net Profit	951 256	1 393 042

Earnings per share

Basic and diluted earnings per share (KGS)	22,65	33,17
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Chief accountant
Osmonova D.D.