



**OJSC «Optima Bank»**

**Statement of Profit or Loss and Other Comprehensive Income \***

	30 June 2024 KGS '000	30 June 2023 KGS '000
Interest income	2 707 490	2 167 537
Interest expense	(507 567)	(369 009)
<b>Net interest income</b>	<b>2 199 923</b>	<b>1 798 528</b>
Fee and commission income	982 251	957 628
Fee and commission expense	(655 561)	(658 345)
<b>Net fee and commission income</b>	<b>326 690</b>	<b>299 283</b>
Net gain on financial instruments at fair value through profit or loss	13 980	22 080
Net foreign exchange gain	668 808	684 903
Other operating income	7 341	23 784
<b>Operating income</b>	<b>3 216 742</b>	<b>2 828 578</b>
Impairment losses	81 145	469 288
Operating expenses	(1 965 086)	(1 346 676)
<b>Profit before income tax</b>	<b>1 332 801</b>	<b>1 951 190</b>
Income tax expense	(133 258)	(195 288)
<b>Net Profit</b>	<b>1 199 543</b>	<b>1 755 902</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	28,56	41,81

\* - As per NBKR standards

**Deputy Chairman of the Board**  
**Turbatov R.R.**



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