

OJSC «Optima Bank»
Statement of Financial Position *

	31 August 2024	31 August 2023	31 December 2023
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	6 576 992	7 716 037	5 882 162
Accounts with the National Bank	12 054 052	6 972 883	9 217 131
Accounts with other banks and financial institutions	11 126 639	6 667 342	7 239 429
Loans and advances to banks and other financial institutions	1 346 976	1 431 420	1 469 064
Security investments	4 545 619	8 239 649	8 476 413
Loans to customers	28 863 870	25 103 169	25 229 343
- Provisions	(4 391 754)	(4 673 129)	(4 615 327)
Loans to customers, net of provisions	24 472 116	20 430 040	20 614 016
Property, equipment and intangible assets	2 090 495	1 627 072	1 866 033
Other property owned by the bank	305 008	299 038	314 199
Other assets	1 615 491	1 542 861	1 522 486
Total assets	64 133 388	54 926 342	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	5 129	27 573	13 329
Deposits and balances from banks and other financial institutions	252 441	353 300	449 738
Current accounts and deposits from customers	49 223 945	41 424 441	42 330 055
Other borrowed funds	619 687	1 213 537	1 005 471
Other liabilities	1 519 653	1 065 323	1 284 350
Total liabilities	51 620 855	44 084 174	45 082 943
EQUITY			
Share capital	2 100 000	2 100 000	2 100 000
Retained earnings	10 412 533	8 742 168	9 417 990
Total equity	12 512 533	10 842 168	11 517 990
Total liabilities and equity	64 133 388	54 926 342	56 600 933

* - As per NBKR standards

Chairman of the Board
 Kapyshev B.S.



Chief accountant
 Osmonova D.D.

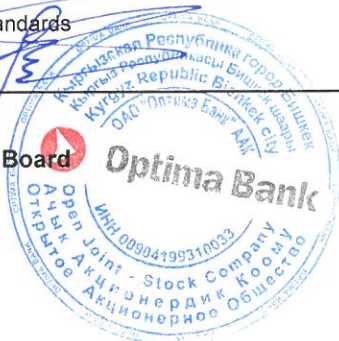
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Statement of Profit or Loss and Other Comprehensive Income *

	31 August 2024 KGS '000	31 August 2023 KGS '000
Interest income	3 571 134	2 979 154
Interest expense	(672 875)	(508 936)
Net interest income	2 898 259	2 470 218
Fee and commission income	1 384 788	1 270 535
Fee and commission expense	(844 898)	(876 883)
Net fee and commission income	539 890	393 652
Net gain on financial instruments at fair value through profit or loss	17 826	35 204
Net foreign exchange gain	1 021 851	907 102
Other operating income	21 232	33 479
Operating income	4 499 058	3 839 655
Impairment losses	34 601	522 151
Operating expenses	(2 635 342)	(1 827 273)
Profit before income tax	1 898 317	2 534 533
Income tax expense	(189 774)	(253 621)
Net Profit	1 708 543	2 280 912
Earnings per share		
Basic and diluted earnings per share (KGS)	40,68	54,31

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.