


OJSC «Optima Bank»
Statement of Financial Position *

| | 30 September 2024 KGS '000 | 30 September 2023 KGS '000 | 31 December 2023 KGS '000 |
|-------------------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------|
| ASSETS | | | |
| Cash on hand | 7 063 381 | 6 144 110 | 5 882 162 |
| Accounts with the National Bank | 11 260 358 | 4 169 223 | 9 217 131 |
| Accounts with other banks and financial institutions | 8 127 318 | 8 522 287 | 7 239 429 |
| Loans and advances to banks and other financial institutions | 1 342 556 | 1 443 150 | 1 469 064 |
| Security investments | 6 003 548 | 9 661 450 | 8 476 413 |
| Loans to customers | 29 193 406 | 25 096 466 | 25 229 343 |
| - Provisions | (4 449 396) | (4 721 685) | (4 615 327) |
| Loans to customers, net of provisions | 24 744 010 | 20 374 781 | 20 614 016 |
| Property, equipment and intangible assets | 2 071 884 | 1 605 277 | 1 866 033 |
| Other property owned by the bank | 310 277 | 295 296 | 314 199 |
| Other assets | 1 892 267 | 1 754 128 | 1 522 486 |
| Total assets | 62 815 599 | 53 969 702 | 56 600 933 |
| LIABILITIES | | | |
| Financial instruments at fair value through profit or loss | 11 259 | 26 881 | 13 329 |
| Deposits and balances from banks and other financial institutions | 189 437 | 335 612 | 449 738 |
| Current accounts and deposits from customers | 47 745 688 | 40 307 182 | 42 330 055 |
| Other borrowed funds | 538 927 | 1 127 805 | 1 005 471 |
| Other liabilities | 1 678 558 | 1 229 810 | 1 284 350 |
| Total liabilities | 50 163 869 | 43 027 290 | 45 082 943 |
| EQUITY | | | |
| Share capital | 2 100 000 | 2 100 000 | 2 100 000 |
| Retained earnings | 10 551 730 | 8 842 412 | 9 417 990 |
| Total equity | 12 651 730 | 10 942 412 | 11 517 990 |
| Total liabilities and equity | 62 815 599 | 53 969 702 | 56 600 933 |

* - As per NBKR standards


Chairman of the Board
Kapyshev B.S.




Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

| | 30 September 2024 KGS '000 | 30 September 2023 KGS '000 |
|------------------------------------------------------------------------|----------------------------------|----------------------------------|
| Interest income | 3 984 093 | 3 380 754 |
| Interest expense | (756 117) | (580 641) |
| Net interest income | 3 227 976 | 2 800 113 |
| Fee and commission income | 1 560 346 | 1 450 411 |
| Fee and commission expense | (974 577) | (997 128) |
| Net fee and commission income | 585 769 | 453 283 |
| Net gain on financial instruments at fair value through profit or loss | 19 479 | 42 396 |
| Net foreign exchange gain | 1 202 651 | 996 927 |
| Other operating income | 22 672 | 34 925 |
| Operating income | 5 058 547 | 4 327 644 |
| Impairment losses | (30 526) | 496 122 |
| Operating expenses | (2 975 040) | (2 177 855) |
| Profit before income tax | 2 052 981 | 2 645 911 |
| Income tax expense | (205 241) | (264 755) |
| Net Profit | 1 847 740 | 2 381 156 |

Earnings per share

| | | |
|--------------------------------------------|-------|-------|
| Basic and diluted earnings per share (KGS) | 43,99 | 56,69 |
|--------------------------------------------|-------|-------|

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.