

OJSC «Optima Bank»
Statement of Financial Position *

	31 October 2024 KGS '000	31 October 2023 KGS '000	31 December 2023 KGS '000
ASSETS			
Cash on hand	5 626 620	5 589 686	5 882 162
Accounts with the National Bank	16 055 322	4 134 242	9 217 131
Accounts with other banks and financial institutions	6 034 208	8 895 495	7 239 429
Loans and advances to banks and other financial institutions	1 373 487	1 457 112	1 469 064
Security investments	1 159 794	9 713 443	8 476 413
Loans to customers	30 885 872	25 429 013	25 229 343
- Provisions	(4 680 298)	(4 645 944)	(4 615 327)
Loans to customers, net of provisions	26 205 574	20 783 069	20 614 016
Property, equipment and intangible assets	2 041 961	1 642 491	1 866 033
Other property owned by the bank	310 277	292 209	314 199
Other assets	1 349 520	1 685 532	1 522 486
Total assets	60 156 763	54 193 279	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	18 717	34 257	13 329
Deposits and balances from banks and other financial institutions	203 971	365 650	449 738
Current accounts and deposits from customers	44 858 942	39 969 022	42 330 055
Other borrowed funds	524 441	1 098 183	1 005 471
Other liabilities	1 846 587	1 535 241	1 284 350
Total liabilities	47 452 658	43 002 353	45 082 943
EQUITY			
Share capital	2 100 000	2 100 000	2 100 000
Retained earnings	10 604 105	9 090 926	9 417 990
Total equity	12 704 105	11 190 926	11 517 990
Total liabilities and equity	60 156 763	54 193 279	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 October 2024 KGS '000	31 October 2023 KGS '000
Interest income	4 424 213	3 805 120
Interest expense	(841 050)	(654 866)
Net interest income	3 583 163	3 150 254
Fee and commission income	1 754 690	1 642 229
Fee and commission expense	(1 075 113)	(1 101 263)
Net fee and commission income	679 577	540 966
Net gain on financial instruments at fair value through profit or loss	21 405	50 386
Net foreign exchange gain	1 370 570	1 085 618
Other operating income	23 834	35 368
Operating income	5 678 549	4 862 592
Impairment losses	(235 816)	599 063
Operating expenses	(3 331 558)	(2 539 618)
Profit before income tax	2 111 175	2 922 037
Income tax expense	(211 060)	(292 367)
Net Profit	1 900 115	2 629 670
Earnings per share		
Basic and diluted earnings per share (KGS)	45,24	62,61

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.