

OJSC «Optima Bank»
Statement of Financial Position *

	30 November 2024 KGS '000	30 November 2023 KGS '000	31 December 2023 KGS '000
ASSETS			
Cash on hand	6 194 427	6 206 744	5 882 162
Accounts with the National Bank	11 914 460	5 358 703	9 217 131
Accounts with other banks and financial institutions	10 380 959	7 831 289	7 239 429
Loans and advances to banks and other financial institutions	1 386 940	1 458 111	1 469 064
Security investments	4 440 491	9 280 344	8 476 413
Loans to customers	31 405 428	24 931 594	25 229 343
- Provisions	(4 712 977)	(4 616 308)	(4 615 327)
Loans to customers, net of provisions	26 692 451	20 315 286	20 614 016
Property, equipment and intangible assets	2 015 056	1 667 045	1 866 033
Other property owned by the bank	301 239	289 170	314 199
Other assets	1 849 981	1 704 671	1 522 486
Total assets	65 176 004	54 111 363	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	29 752	28 238	13 329
Deposits and balances from banks and other financial institutions	441 999	571 392	449 738
Current accounts and deposits from customers	49 452 563	39 512 361	42 330 055
Other borrowed funds	498 653	1 060 544	1 005 471
Other liabilities	1 794 587	1 515 434	1 284 350
Total liabilities	52 217 554	42 687 969	45 082 943
EQUITY			
Share capital	2 100 000	2 100 000	2 100 000
Retained earnings	10 858 450	9 323 394	9 417 990
Total equity	12 958 450	11 423 394	11 517 990
Total liabilities and equity	65 176 004	54 111 363	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 November 2024 KGS '000	30 November 2023 KGS '000
Interest income	4 842 335	4 215 969
Interest expense	(920 456)	(727 392)
Net interest income	3 921 879	3 488 577
Fee and commission income	1 936 186	1 820 443
Fee and commission expense	(1 183 414)	(1 203 703)
Net fee and commission income	752 772	616 740
Net gain on financial instruments at fair value through profit or loss	23 222	58 778
Net foreign exchange gain	1 540 001	1 213 989
Other operating income	25 693	36 967
Operating income	6 263 567	5 415 051
Impairment losses	(169 632)	668 002
Operating expenses	(3 700 053)	(2 902 718)
Profit before income tax	2 393 882	3 180 335
Income tax expense	(239 422)	(318 197)
Net Profit	2 154 460	2 862 138

Earnings per share

Basic and diluted earnings per share (KGS)	51,30	68,15
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Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.