


OJSC «Optima Bank»
Statement of Financial Position *

	31 December 2024	31 December 2023	31 December 2022
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	6 307 008	5 882 162	7 016 201
Accounts with the National Bank	16 928 888	9 217 131	5 677 692
Accounts with other banks and financial institutions	9 803 311	7 239 429	4 948 725
Loans and advances to banks and other financial institutions	1 398 552	1 469 064	983 698
Security investments	1 176 575	8 476 413	6 866 797
Loans to customers	31 664 482	25 229 343	23 740 018
- Provisions	(4 717 079)	(4 615 327)	(5 215 164)
Loans to customers, net of provisions	26 947 403	20 614 016	18 524 854
Property, equipment and intangible assets	2 112 343	1 866 033	1 373 644
Other property owned by the bank	275 638	314 199	323 420
Other assets	2 619 637	1 321 799	1 015 935
Total assets	67 569 355	56 400 246	46 730 966
LIABILITIES			
Financial instruments at fair value through profit or loss	21 447	13 329	8 305
Deposits and balances from banks and other financial institutions	710 155	449 738	323 910
Current accounts and deposits from customers	49 556 359	41 614 397	33 918 980
Other borrowed funds	469 814	1 005 471	2 196 444
Other liabilities	3 954 166	1 980 791	1 837 870
Total liabilities	54 711 941	45 063 726	38 285 509
EQUITY			
Share capital	2 100 000	2 100 000	1 050 000
Retained earnings	10 757 414	9 236 520	7 395 457
Total equity	12 857 414	11 336 520	8 445 457
Total liabilities and equity	67 569 355	56 400 246	46 730 966

* - 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 *

	31 December 2024	31 December 2023
	KGS '000	KGS '000
Interest income	5 298 335	4 653 097
Interest expense	(1 009 510)	(803 284)
Net interest income	4 288 825	3 849 813
Fee and commission income	2 132 238	1 942 324
Fee and commission expense	(1 339 457)	(1 331 008)
Net fee and commission income	792 781	611 316
Net gain on financial instruments at fair value through profit or loss	25 526	65 049
Net foreign exchange gain	1 784 606	1 327 046
Other operating income	51 399	38 099
Operating income	6 943 137	5 891 323
Impairment losses	(203 021)	689 393
Operating expenses	(4 219 507)	(3 360 023)
Profit before income tax	2 520 609	3 220 693
Income tax expense	(285 715)	(329 631)
Net Profit	2 234 894	2 891 062
Earnings per share		
Basic and diluted earnings per share (KGS)	53,21	68,83

* - As per NBKR standards



Chairman of the Board
Капышев В.С.

Chief accountant
Osmonova D.D.