

OJSC «Optima Bank»
Statement of Financial Position *

	31 January 2025	31 January 2024	31 December 2024
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 299 740	5 197 599	6 307 008
Accounts with the National Bank	16 225 370	5 771 733	16 928 888
Accounts with other banks and financial institutions	8 728 356	6 619 431	9 803 311
Loans and advances to banks and other financial institutions	3 080 616	1 578 617	2 944 442
Security investments	1 306 745	11 170 358	1 176 575
Loans to customers	32 225 896	25 189 064	31 664 482
- Provisions	(4 867 552)	(4 565 640)	(4 717 079)
Loans to customers, net of provisions	27 358 344	20 623 424	26 947 403
Property, equipment and intangible assets	2 099 865	1 858 143	2 112 343
Other property owned by the bank	270 568	317 579	275 638
Other assets	1 144 249	1 033 603	1 073 747
Total assets	65 513 853	54 170 487	67 569 355
LIABILITIES			
Financial instruments at fair value through profit or loss	22 967	10 067	21 447
Deposits and balances from banks and other financial institutions	980 742	843 213	2 413 110
Current accounts and deposits from customers	49 181 360	39 305 017	49 556 359
Other borrowed funds	436 066	952 646	469 814
Other liabilities	1 925 775	1 497 453	2 251 211
Total liabilities	52 546 910	42 608 396	54 711 941
EQUITY			
Share capital	2 100 000	2 100 000	2 100 000
Retained earnings	10 866 943	9 462 091	10 757 414
Total equity	12 966 943	11 562 091	12 857 414
Total liabilities and equity	65 513 853	54 170 487	67 569 355

* - 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 January 2025 KGS '000	31 January 2024 KGS '000
Interest income	446 147	429 216
Interest expense	(96 661)	(81 384)
Net interest income	349 486	347 832
Fee and commission income	162 609	146 096
Fee and commission expense	(133 448)	(108 043)
Net fee and commission income	29 161	38 053
Net gain on financial instruments at fair value through profit or loss	2 678	4 127
Net foreign exchange gain	179 115	88 015
Other operating income	1 252	1 382
Operating income	561 692	479 409
Impairment losses	(115 717)	67 102
Operating expenses	(324 276)	(295 877)
Profit before income tax	121 699	250 634
Income tax expense	(12 170)	(25 064)
Net Profit	109 529	225 570
Earnings per share		
Basic and diluted earnings per share (KGS)	2,61	5,37

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Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.