

OJSC «Optima Bank»
Statement of Financial Position *

	28 February 2025	29 February 2024	31 December 2024
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 644 958	5 573 083	6 307 008
Accounts with the National Bank	19 605 826	4 993 394	16 928 888
Accounts with other banks and financial institutions	6 741 235	7 425 949	12 428 911
Loans and advances to banks and other financial institutions	2 498 803	1 650 776	2 944 442
Security investments	1 321 329	11 850 764	1 176 575
Loans to customers	32 262 501	25 683 603	31 664 482
- Provisions	(4 790 718)	(4 523 897)	(4 717 079)
Loans to customers, net of provisions	27 471 783	21 159 706	26 947 403
Property, equipment and intangible assets	2 111 963	2 073 982	2 112 343
Other property owned by the bank	270 568	317 579	275 638
Other assets	1 676 974	893 426	1 073 746
Total assets	67 343 439	55 938 659	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	12 058	9 718	21 447
Deposits and balances from banks and other financial institutions	1 258 446	550 467	2 413 111
Current accounts and deposits from customers	50 474 075	41 173 595	52 181 960
Other borrowed funds	409 587	915 163	469 814
Other liabilities	2 106 784	1 552 816	2 251 208
Total liabilities	54 260 950	44 201 759	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	7 482 489	9 636 900	10 757 414
Total equity	13 082 489	11 736 900	12 857 414
Total liabilities and equity	67 343 439	55 938 659	70 194 954

* - 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 *

	28 February 2025 KGS '000	29 February 2024 KGS '000
Interest income	852 479	853 477
Interest expense	(185 154)	(158 775)
Net interest income	667 325	694 702
Fee and commission income	317 170	301 112
Fee and commission expense	(274 888)	(201 628)
Net fee and commission income	42 282	99 484
Net gain on financial instruments at fair value through profit or loss	4 251	7 158
Net foreign exchange gain	335 424	157 306
Other operating income	9 613	2 466
Operating income	1 058 895	961 116
Impairment losses	(73 955)	105 099
Operating expenses	(734 857)	(621 348)
Profit before income tax	250 083	444 867
Income tax expense	(25 008)	(44 487)
Net Profit	225 075	400 380

Earnings per share

Basic and diluted earnings per share (KGS)	2,01	3,57
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Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.