

OJSC «Optima Bank»
Statement of Financial Position *

	30 April 2025	30 April 2024	31 December 2024
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	6 854 871	6 332 821	6 307 008
Accounts with the National Bank	16 863 591	9 025 400	16 928 888
Accounts with other banks and financial institutions	4 867 260	6 311 345	12 428 911
Loans and advances to banks and other financial institutions	4 098 021	1 984 304	2 944 442
Security investments	1 347 232	11 620 757	1 176 575
Loans to customers	34 972 274	26 998 781	31 664 482
- Provisions	(5 126 216)	(4 513 876)	(4 717 079)
Loans to customers, net of provisions	29 846 058	22 484 905	26 947 403
Property, equipment and intangible assets	2 220 164	2 044 566	2 112 343
Other property owned by the bank	259 968	308 795	275 638
Other assets	2 070 184	1 377 775	1 073 746
Total assets	68 427 349	61 490 668	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	199 153	2 500	21 447
Deposits and balances from banks and other financial institutions	1 046 953	617 327	2 413 111
Current accounts and deposits from customers	51 038 363	45 580 775	52 181 960
Other borrowed funds	354 242	811 992	469 814
Other liabilities	3 638 904	3 068 101	2 251 208
Total liabilities	56 277 615	50 080 695	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	6 549 734	9 309 973	10 757 414
Total equity	12 149 734	11 409 973	12 857 414
Total liabilities and equity	68 427 349	61 490 668	70 194 954

* - 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 *

	30 April 2025 KGS '000	30 April 2024 KGS '000
Interest income	1 739 923	1 800 971
Interest expense	(380 051)	(330 781)
Net interest income	1 359 872	1 470 190
Fee and commission income	628 256	644 054
Fee and commission expense	(541 833)	(422 017)
Net fee and commission income	86 423	222 037
Net gain on financial instruments at fair value through profit or loss	20 165	11 027
Net foreign exchange gain	848 473	340 092
Other operating income	13 122	8 009
Operating income	2 328 055	2 051 355
Impairment losses	(382 253)	109 778
Operating expenses	(1 566 077)	(1 286 266)
Profit before income tax	379 725	874 867
Income tax expense	(37 965)	(87 414)
Net Profit	341 760	787 453
Earnings per share		
Basic and diluted earnings per share (KGS)	3,05	7,03

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.