

OJSC «Optima Bank»
Statement of Financial Position *

	31 July 2024 KGS '000	31 July 2023 KGS '000	31 December 2023 KGS '000
ASSETS			
Cash on hand	6 097 353	9 289 734	5 882 162
Accounts with the National Bank	9 347 095	4 778 441	9 217 131
Accounts with other banks and financial institutions	8 341 869	6 614 255	7 239 429
Loans and advances to banks and other financial institutions	1 330 146	1 417 543	1 469 064
Security investments	7 429 599	8 556 943	8 476 413
Loans to customers	28 492 689	24 516 024	25 229 343
- Provisions	(4 408 187)	(4 679 745)	(4 615 327)
Loans to customers, net of provisions	24 084 502	19 836 279	20 614 016
Property, equipment and intangible assets	2 124 979	1 646 588	1 866 033
Other property owned by the bank	339 595	318 899	314 199
Other assets	1 244 068	1 630 124	1 522 486
Total assets	60 339 206	54 088 806	56 600 933
LIABILITIES			
Financial instruments at fair value through profit or loss	3 615	16 370	13 329
Deposits and balances from banks and other financial institutions	289 455	433 693	449 738
Current accounts and deposits from customers	45 544 372	40 635 342	42 330 055
Other borrowed funds	642 551	1 256 472	1 005 471
Other liabilities	1 566 285	1 169 577	1 284 350
Total liabilities	48 046 278	43 511 454	45 082 943
EQUITY			
Share capital	2 100 000	1 050 000	2 100 000
Retained earnings	10 192 928	9 527 352	9 417 990
Total equity	12 292 928	10 577 352	11 517 990
Total liabilities and equity	60 339 206	54 088 806	56 600 933

* - As per NBKR standards

Deputy Chairman of the Board
Turbatov R.R.

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 July 2024 KGS '000	31 July 2023 KGS '000
Interest income	3 139 846	2 563 406
Interest expense	(588 156)	(437 982)
Net interest income	2 551 690	2 125 424
Fee and commission income	1 190 603	1 107 333
Fee and commission expense	(766 978)	(770 401)
Net fee and commission income	423 625	336 932
Net gain on financial instruments at fair value through profit or loss	15 963	28 415
Net foreign exchange gain	856 865	786 306
Other operating income	17 290	31 451
Operating income	3 865 433	3 308 528
Impairment losses	95 025	524 629
Operating expenses	(2 306 107)	(1 592 863)
Profit before income tax	1 654 351	2 240 294
Income tax expense	(165 413)	(224 198)
Net Profit	1 488 938	2 016 096

Earnings per share

Basic and diluted earnings per share (KGS)	35,45	48,00
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Deputy Chairman of the Board
Turbatov R.R.



Chief accountant
Osmonova D.D.