

OJSC «Optima Bank»
Statement of Financial Position *

	31 March 2025 KGS '000	31 March 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	6 065 335	5 097 796	6 307 008
Accounts with the National Bank	16 642 411	5 330 101	16 928 888
Accounts with other banks and financial institutions	7 271 126	7 717 862	12 428 911
Loans and advances to banks and other financial institutions	3 864 306	1 847 266	2 944 442
Security investments	1 331 868	11 972 552	1 176 575
Loans to customers	32 830 786	26 025 073	31 664 482
- Provisions	(4 899 324)	(4 485 432)	(4 717 079)
Loans to customers, net of provisions	27 931 462	21 539 641	26 947 403
Property, equipment and intangible assets	2 161 637	2 067 546	2 112 343
Other property owned by the bank	270 087	317 359	275 638
Other assets	2 682 143	952 328	1 073 746
Total assets	68 220 375	56 842 451	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	61 140	6 145	21 447
Deposits and balances from banks and other financial institutions	831 693	664 411	2 413 111
Current accounts and deposits from customers	51 399 328	41 669 142	52 181 960
Other borrowed funds	365 702	847 864	469 814
Other liabilities	3 484 010	1 718 938	2 251 208
Total liabilities	56 141 873	44 906 500	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	6 478 502	9 835 951	10 757 414
Total equity	12 078 502	11 935 951	12 857 414
Total liabilities and equity	68 220 375	56 842 451	70 194 954

* - As per NBKR standards


Chairman of the Board
Kapyshev B.S.


Deputy Chief accountant
Klimova Yu.A.

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Statement of Profit or Loss and Other Comprehensive Income *

	31 March 2025 KGS '000	31 March 2024 KGS '000
Interest income	1 306 129	1 320 291
Interest expense	(286 263)	(242 176)
Net interest income	1 019 866	1 078 115
Fee and commission income	454 514	456 813
Fee and commission expense	(418 772)	(320 235)
Net fee and commission income	35 742	136 578
Net gain on financial instruments at fair value through profit or loss	9 823	9 394
Net foreign exchange gain	579 680	233 179
Other operating income	11 263	3 771
Operating income	1 656 374	1 461 037
Impairment losses	(209 818)	162 963
Operating expenses	(1 145 969)	(958 047)
Profit before income tax	300 587	665 953
Income tax expense	(30 059)	(66 522)
Net Profit	270 528	599 431
Earnings per share		
Basic and diluted earnings per share (KGS)	2,42	5,35

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