


**OJSC «Optima Bank»**  
**Statement of Financial Position \***

	30 April 2026	30 April 2025	31 December 2025
	KGS '000	KGS '000	KGS '000
<b>ASSETS</b>			
Cash on hand	7 812 823	6 854 871	6 378 357
Accounts with the National Bank	14 117 650	16 863 591	17 663 482
Accounts with other banks and financial institutions	14 168 002	4 867 260	10 274 219
Loans and advances to banks and other financial institutions	836 604	4 098 021	870 104
Security investments	5 016 342	1 347 232	3 610 626
Loans to customers	47 728 871	34 972 274	42 677 044
- Provisions for losses	(5 659 955)	(5 126 216)	(5 328 545)
Loans to customers, net of provisions	42 068 916	29 846 058	37 348 499
Funds provided to clients under Islamic financing principles	504 027	0	69 220
- Provisions for losses	(1 969)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	502 058	0	68 721
Property, equipment and intangible assets	3 390 899	2 220 164	2 992 868
Other property owned by the bank	107 663	259 968	88 688
Other assets	2 104 489	2 070 184	1 320 972
<b>Total assets</b>	<b>90 125 446</b>	<b>68 427 349</b>	<b>80 616 536</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	57 599	199 153	88 410
Deposits and balances from banks and other financial institutions	1 935 756	1 046 953	2 342 317
Current accounts and deposits from customers	69 597 791	51 038 363	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	50 627	0	53 108
Other borrowed funds	79 185	354 242	123 007
Other liabilities	3 228 079	3 638 904	2 930 594
<b>Total liabilities</b>	<b>74 949 037</b>	<b>56 277 615</b>	<b>66 396 900</b>
<b>EQUITY</b>			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	9 576 409	6 549 734	8 619 636
<b>Total equity</b>	<b>15 176 409</b>	<b>12 149 734</b>	<b>14 219 636</b>
<b>Total liabilities and equity</b>	<b>90 125 446</b>	<b>68 427 349</b>	<b>80 616 536</b>

\* - 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 \*

	30 April 2026 KGS '000	30 April 2025 KGS '000
Interest income	2 453 161	1 739 923
Interest expense	(570 837)	(380 051)
<b>Net interest income</b>	<b>1 882 324</b>	<b>1 359 872</b>
Impairment loss on debt financial assets	(284 502)	(398 893)
<b>Net interest income after impairment loss</b>	<b>1 597 822</b>	<b>960 979</b>
Income under Islamic principles of finance	13 275	-
Impairment loss on Funds provided under Islamic financing principles	(5 024)	-
<b>Net income/(loss) under Islamic financing principles after impairment loss</b>	<b>8 251</b>	<b>-</b>
Fee and commission income	816 511	628 256
Fee and commission expense	(576 618)	(541 833)
<b>Net fee and commission income</b>	<b>239 893</b>	<b>86 423</b>
Net gain on financial instruments at fair value through profit or loss	30 950	20 165
Net foreign exchange gain	1 380 076	848 473
Other operating income	6 274	13 122
<b>Operating income</b>	<b>3 263 266</b>	<b>1 929 162</b>
Impairment loss on other assets	(166 819)	16 640
Operating expenses	(2 033 431)	(1 566 077)
<b>Profit before income tax</b>	<b>1 063 016</b>	<b>379 725</b>
Income tax expense	(106 243)	(37 965)
<b>Net Profit</b>	<b>956 773</b>	<b>341 760</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	8,54	3,05

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Chairman of the Board  
Kapyshev B.S.



Chief accountant  
Osmonova D.D.