OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2026 KGS '000	31 May 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	6 821 612	5 746 879	6 378 357
Accounts with the National Bank	13 838 669	16 013 917	17 663 482
Accounts with other banks and financial institutions	10 787 722	4 584 224	10 274 219
Loans and advances to banks and other financial institutions	802 233	5 004 142	870 104
Security investments	9 669 576	1 344 283	3 610 626
Loans to customers	48 645 912	35 589 744	42 677 044
- Provisions for losses	(5 908 060)	(5 168 917)	(5 328 545)
Loans to customers, net of provisions	42 737 852	30 420 827	37 348 499
Funds provided to clients under Islamic financing principles	622 669	0	69 220
- Provisions for losses	(2 071)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	620 598	0	68 721
Property, equipment and intangible assets	3 593 594	2 198 048	2 992 868
Other property owned by the bank	107 663	261 506	88 688
Other assets	1 834 110	1 865 182	1 320 972
Total assets	**90 813 629**	**67 439 008**	**80 616 536**
LIABILITIES			
Financial instruments at fair value through profit or loss	47 284	177 675	88 410
Deposits and balances from banks and other financial institutions	2 495 505	1 392 357	2 342 317
Current accounts and deposits from customers	69 537 832	50 736 255	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	95 265	0	53 108
Other borrowed funds	62 391	330 003	123 007
Other liabilities	3 247 141	2 473 801	2 930 594
Total liabilities	**75 485 418**	**55 110 091**	**66 396 900**
EQUITY			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	9 728 211	6 728 917	8 619 636
Total equity	**15 328 211**	**12 328 917**	**14 219 636**
Total liabilities and equity	**90 813 629**	**67 439 008**	**80 616 536**

* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.

Кыргызская Республика город Бишкек
Кыргыз Республикасы Бишкек шаары
Kyrgyz Republic Bishkek city
ОАО "Оптима Банк" ААК
Optima Bank
ИНН 00904199310033
Open Joint - Stock Company
Ачык Акционердик Коому
Открытое Акционерное Общество

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 May 2026 KGS '000	31 May 2025 KGS '000
Interest income	3 152 260	2 217 168
Interest expense	(739 199)	(477 199)
Net interest income	**2 413 061**	**1 739 969**
Impairment loss on debt financial assets	(571 225)	(417 233)
Net interest income after impairment loss	**1 841 836**	**1 322 736**
Income under Islamic principles of finance	20 799	-
Impairment loss on Funds provided under Islamic financing principles	(5 504)	-
Net income/(loss) under Islamic financing principles after impairment loss	**15 295**	-
Fee and commission income	1 022 971	812 671
Fee and commission expense	(719 086)	(669 306)
Net fee and commission income	**303 885**	**143 365**
Net gain on financial instruments at fair value through profit or loss	37 518	30 982
Net foreign exchange gain	1 767 688	1 076 434
Other operating income	5 634	14 475
Operating income	**3 971 856**	**2 587 992**
Impairment loss on other assets	(166 819)	(4 113)
Operating expenses	(2 573 304)	(2 004 995)
Profit before income tax	**1 231 733**	**578 884**
Income tax expense	(123 158)	(57 941)
Net Profit	**1 108 575**	**520 943**
Earnings per share		
Basic and diluted earnings per share (KGS)	9,90	4,65

* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.

Chief accountant
Osmonova D.D.