OJSC «Optima Bank»
Statement of Financial Position *

	30 June 2026 KGS '000	30 June 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	6 848 890	5 530 812	6 378 357
Accounts with the National Bank	8 665 960	15 333 632	17 663 482
Accounts with other banks and financial institutions	11 877 557	8 261 361	10 274 219
Loans and advances to banks and other financial institutions	1 020 067	2 210 784	870 104
Security investments	11 134 019	1 716 350	3 610 626
Loans to customers	50 106 085	35 679 832	42 677 044
- Provisions for losses	(5 926 678)	(5 170 594)	(5 328 545)
Loans to customers, net of provisions	44 179 407	30 509 238	37 348 499
Funds provided to clients under Islamic financing principles	717 492	0	69 220
- Provisions for losses	(2 215)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	715 277	0	68 721
Property, equipment and intangible assets	3 566 154	2 155 922	2 992 868
Other property owned by the bank	107 663	241 223	88 688
Other assets	1 711 309	1 938 530	1 320 972
Total assets	**89 826 303**	**67 897 852**	**80 616 536**
LIABILITIES			
Financial instruments at fair value through profit or loss	33 450	289 050	88 410
Deposits and balances from banks and other financial institutions	1 263 716	707 668	2 342 317
Current accounts and deposits from customers	69 193 778	51 328 757	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	145 189	0	53 108
Other borrowed funds	51 285	302 769	123 007
Other liabilities	3 318 984	2 805 926	2 930 594
Total liabilities	**74 006 402**	**55 434 170**	**66 396 900**
EQUITY			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	10 219 901	6 863 682	8 619 636
Total equity	**15 819 901**	**12 463 682**	**14 219 636**
Total liabilities and equity	**89 826 303**	**67 897 852**	**80 616 536**

* - 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 June 2026 KGS '000	30 June 2025 KGS '000
Interest income	3 899 336	2 670 828
Interest expense	(908 255)	(568 393)
Net interest income	**2 991 081**	**2 102 435**
Impairment loss on debt financial assets	(557 067)	(433 038)
Net interest income after impairment loss	**2 434 014**	**1 669 397**
Income under Islamic principles of finance	29 625	-
Impairment loss on Funds provided under Islamic financing principles	(5 639)	-
Net income/(loss) under Islamic financing principles after impairment loss	**23 986**	-
Fee and commission income	1 278 079	983 394
Fee and commission expense	(918 365)	(841 407)
Net fee and commission income	**359 714**	**141 987**
Net gain on financial instruments at fair value through profit or loss	42 726	42 918
Net foreign exchange gain	2 192 678	1 307 343
Other operating income	9 424	16 221
Operating income	**5 062 542**	**3 177 866**
Impairment loss on other assets	(190 092)	(17 376)
Operating expenses	(3 094 395)	(2 431 867)
Profit before income tax	**1 778 055**	**728 623**
Income tax expense	(177 790)	(72 915)
Net Profit	**1 600 265**	**655 708**
Earnings per share		
Basic and diluted earnings per share (KGS)	14,29	5,85

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Chief accountant
Osmonova D.D.