OJSC «Optima Bank»
Statement of Financial Position *

	31 August 2026 KGS '000	31 August 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	6 721 675	5 742 006	6 378 357
Accounts with the National Bank	9 701 986	12 033 073	17 663 482
Accounts with other banks and financial institutions	15 332 727	11 123 709	10 274 219
Loans and advances to banks and other financial institutions	1 163 795	3 102 603	870 104
Security investments	14 888 327	5 156 117	3 610 626
Loans to customers	51 854 991	37 364 739	42 677 044
- Provisions for losses	(6 309 326)	(5 282 603)	(5 328 545)
Loans to customers, net of provisions	45 545 665	32 082 136	37 348 499
Funds provided to clients under Islamic financing principles	860 372	0	69 220
- Provisions for losses	(2 733)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	857 639	0	68 721
Property, equipment and intangible assets	3 484 267	2 279 751	2 992 868
Other property owned by the bank	126 638	212 528	88 688
Other assets	2 519 239	1 701 956	1 320 972
Total assets	**100 341 958**	**73 433 879**	**80 616 536**
LIABILITIES			
Financial instruments at fair value through profit or loss	22 658	268 723	88 410
Deposits and balances from banks and other financial institutions	1 786 959	1 898 059	2 342 317
Current accounts and deposits from customers	77 952 553	55 531 490	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	125 135	0	53 108
Other borrowed funds	35 904	226 897	123 007
Other liabilities	3 945 272	2 589 955	2 930 594
Total liabilities	**83 868 481**	**60 515 124**	**66 396 900**
EQUITY			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	10 873 477	7 318 755	8 619 636
Total equity	**16 473 477**	**12 918 755**	**14 219 636**
Total liabilities and equity	**100 341 958**	**73 433 879**	**80 616 536**

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Кыргызская Республика город Бишкек
Кыргыз Республикасы Бишкек шаары
Kyrgyz Republic Bishkek city
ОАО "Оптима Банк" АК
Optima Bank
ИНН 00984199310033
Open Joint - Stock Company
Ачык Акционердик Коому
Открытое Акционерное Общество

Deputy Chief accountant
Klimova Y.A.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 August 2026 KGS '000	31 August 2025 KGS '000
Interest income	5 534 395	3 645 938
Interest expense	(1 238 107)	(766 922)
Net interest income	**4 296 288**	**2 879 016**
Impairment loss on debt financial assets	(994 135)	(555 821)
Net interest income after impairment loss	**3 302 153**	**2 323 195**
Income under Islamic principles of finance	51 508	-
Impairment loss on Funds provided under Islamic financing principles	(5 458)	-
Net income/(loss) under Islamic financing principles after impairment loss	**46 050**	-
Fee and commission income	1 790 762	1 361 585
Fee and commission expense	(1 247 048)	(1 098 795)
Net fee and commission income	**543 714**	**262 790**
Net gain on financial instruments at fair value through profit or loss	52 096	72 205
Net foreign exchange gain	2 872 156	1 807 205
Other operating income	15 456	33 906
Operating income	**6 831 625**	**4 499 301**
Impairment loss on other assets	(212 825)	32 108
Operating expenses	(4 114 618)	(3 296 847)
Profit before income tax	**2 504 182**	**1 234 562**
Income tax expense	(250 341)	(123 781)
Net Profit	**2 253 841**	**1 110 781**
Earnings per share		
Basic and diluted earnings per share (KGS)	20,12	9,92

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Deputy Chief accountant
Klimova Y.A.