OJSC «Optima Bank»
Statement of Financial Position *

	30 September 2026 KGS '000	30 September 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	6 588 197	5 938 637	6 378 357
Accounts with the National Bank	9 908 828	13 211 473	17 663 482
Accounts with other banks and financial institutions	12 502 741	9 901 480	10 274 219
Loans and advances to banks and other financial institutions	2 714 377	1 597 450	870 104
Security investments	16 812 194	6 863 730	3 610 626
Loans to customers	53 630 415	38 323 957	42 677 044
- Provisions for losses	(6 440 504)	(5 286 398)	(5 328 545)
Loans to customers, net of provisions	47 189 911	33 037 559	37 348 499
Funds provided to clients under Islamic financing principles	960 113	0	69 220
- Provisions for losses	(2 891)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	957 222	0	68 721
Property, equipment and intangible assets	3 439 763	2 314 583	2 992 868
Other property owned by the bank	127 520	212 528	88 688
Other assets	1 812 147	1 667 413	1 320 972
Total assets	**102 052 900**	**74 744 853**	**80 616 536**
LIABILITIES			
Financial instruments at fair value through profit or loss	12 770	82 619	88 410
Deposits and balances from banks and other financial institutions	959 302	2 089 724	2 342 317
Current accounts and deposits from customers	80 309 135	56 485 515	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	167 215	0	53 108
Other borrowed funds	27 686	168 492	123 007
Other liabilities	3 589 390	2 780 810	2 930 594
Total liabilities	**85 065 498**	**61 607 160**	**66 396 900**
EQUITY			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	11 387 402	7 537 693	8 619 636
Total equity	**16 987 402**	**13 137 693**	**14 219 636**
Total liabilities and equity	**102 052 900**	**74 744 853**	**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 September 2026 KGS '000	30 September 2025 KGS '000
Interest income	6 382 863	4 153 747
Interest expense	(1 415 473)	(880 426)
Net interest income	**4 967 390**	**3 273 321**
Impairment loss on debt financial assets	(1 090 443)	(654 176)
Net interest income after impairment loss	**3 876 947**	**2 619 145**
Income under Islamic principles of finance	63 151	-
Impairment loss on Funds provided under Islamic financing principles	(5 631)	-
Net income/(loss) under Islamic financing principles after impairment loss	**57 520**	-
Fee and commission income	2 082 709	1 574 755
Fee and commission expense	(1 452 086)	(1 237 381)
Net fee and commission income	**630 623**	**337 374**
Net gain on financial instruments at fair value through profit or loss	55 648	81 889
Net foreign exchange gain	3 250 256	2 109 845
Other operating income	18 669	35 372
Operating income	**7 889 663**	**5 183 625**
Impairment loss on other assets	(174 830)	35 174
Operating expenses	(4 639 624)	(3 740 972)
Profit before income tax	**3 075 209**	**1 477 827**
Income tax expense	(307 443)	(148 108)
Net Profit	**2 767 766**	**1 329 719**
Earnings per share		
Basic and diluted earnings per share (KGS)	24,71	11,87

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Chief accountant
Osmonova D.D.