

OJSC «Optima Bank»
Statement of Financial Position *

	31 June 2025	31 June 2024	31 December 2024
	KGS '000	KGS '000	KGS '000
ASSETS			
Cash on hand	5 530 812	6 101 379	6 307 008
Accounts with the National Bank	15 333 632	4 536 662	16 928 888
Accounts with other banks and financial institutions	8 261 361	7 119 414	12 428 911
Loans and advances to banks and other financial institutions	2 210 784	2 095 426	2 944 441
Security investments	1 716 350	11 526 836	1 176 575
Loans to customers	35 679 832	27 719 728	31 664 482
- Provisions	(5 170 594)	(4 454 553)	(4 717 079)
Loans to customers, net of provisions	30 509 238	23 265 175	26 947 403
Property, equipment and intangible assets	2 155 922	2 037 039	2 112 343
Other property owned by the bank	241 223	342 318	275 638
Other assets	1 938 530	1 053 358	1 073 747
Total assets	67 897 852	58 077 607	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	289 050	4 998	21 447
Deposits and balances from banks and other financial institutions	707 668	521 216	2 413 110
Current accounts and deposits from customers	51 328 757	42 807 212	52 181 960
Other borrowed funds	302 769	731 040	469 814
Other liabilities	2 805 926	2 191 078	2 251 209
Total liabilities	55 434 170	46 255 544	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	6 863 682	9 722 063	10 757 414
Total equity	12 463 682	11 822 063	12 857 414
Total liabilities and equity	67 897 852	58 077 607	70 194 954

* - As per NBS standards



Acting Chairman of the Board
Turbatov R.R.

Chief accountant
Osmonova D.D.

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Statement of Profit or Loss and Other Comprehensive Income *

	31 June 2025 KGS '000	31 June 2024 KGS '000
Interest income	2 670 828	2 707 490
Interest expense	(568 393)	(507 567)
Net interest income	2 102 435	2 199 923
Fee and commission income	983 394	931 553
Fee and commission expense	(841 407)	(604 863)
Net fee and commission income	141 987	326 690
Net gain on financial instruments at fair value through profit or loss	42 918	13 980
Net foreign exchange gain	1 307 343	668 808
Other operating income	16 221	7 341
Operating income	3 610 904	3 216 742
Impairment losses	(450 414)	81 145
Operating expenses	(2 431 867)	(1 965 086)
Profit before income tax	728 623	1 332 801
Income tax expense	(72 915)	(133 258)
Net Profit	655 708	1 199 543
Earnings per share		
Basic and diluted earnings per share (KGS)	5,85	10,71

* - As per NBKR standards

Acting Chairman of the Board
Turbatov R.R.



Chief accountant
Osmonova D.D.