

OJSC «Optima Bank»
Statement of Financial Position *

	31 July 2025 KGS '000	31 July 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	5 597 341	6 097 353	6 307 008
Accounts with the National Bank	15 484 890	9 347 095	16 928 888
Accounts with other banks and financial institutions	9 280 915	8 341 869	12 428 911
Loans and advances to banks and other financial institutions	2 460 504	1 508 603	2 944 442
Security investments	2 210 235	7 429 599	1 176 575
Loans to customers	36 635 421	28 492 689	31 664 482
- Provisions	(5 324 967)	(4 408 187)	(4 717 079)
Loans to customers, net of provisions	31 310 454	24 084 502	26 947 403
Property, equipment and intangible assets	2 291 822	2 124 979	2 112 343
Other property owned by the bank	212 529	339 595	275 638
Other assets	1 829 318	863 978	1 073 746
Total assets	70 678 008	60 137 573	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	259 904	3 615	21 447
Deposits and balances from banks and other financial institutions	756 391	404 877	2 413 111
Current accounts and deposits from customers	54 110 213	45 039 447	52 181 960
Other borrowed funds	236 207	642 551	469 814
Other liabilities	2 713 266	1 935 625	2 251 208
Total liabilities	58 075 981	48 026 115	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	7 002 027	10 011 458	10 757 414
Total equity	12 602 027	12 111 458	12 857 414
Total liabilities and equity	70 678 008	60 137 573	70 194 954

* - As per NBKR standards

Acting Chairman of the Board
Turbatov R.R.



Deputy Chief accountant
Klimova Yu.A.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 July 2025 KGS '000	31 July 2024 KGS '000
Interest income	3 147 879	3 139 846
Interest expense	(666 337)	(588 156)
Net interest income	2 481 542	2 551 690
Fee and commission income	1 167 824	1 135 910
Fee and commission expense	(969 113)	(712 284)
Net fee and commission income	198 711	423 626
Net gain on financial instruments at fair value through profit or loss	56 921	15 963
Net foreign exchange gain	1 556 562	856 865
Other operating income	28 383	17 290
Operating income	4 322 119	3 865 434
Impairment losses	(560 113)	95 025
Operating expenses	(2 879 666)	(2 306 107)
Profit before income tax	882 340	1 654 352
Income tax expense	(88 287)	(165 413)
Net Profit	794 053	1 488 939
Earnings per share		
Basic and diluted earnings per share (KGS)	7,09	13,29

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Acting Chairman of the Board
Turbatov R.R.



Deputy Chief accountant
Klimova Yu.A.