OJSC «Optima Bank»
Statement of Financial Position *

	31 August 2025 KGS '000	31 August 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	5 742 006	6 576 992	6 307 008
Accounts with the National Bank	12 033 073	12 054 052	16 928 888
Accounts with other banks and financial institutions	11 123 709	11 126 639	12 428 911
Loans and advances to banks and other financial institutions	3 102 603	1 786 548	2 944 442
Security investments	5 156 117	4 545 619	1 176 575
Loans to customers	37 364 739	28 863 870	31 664 482
- Provisions	(5 282 603)	(4 391 754)	(4 717 079)
Loans to customers, net of provisions	32 082 136	24 472 116	26 947 403
Property, equipment and intangible assets	2 279 751	2 090 495	2 112 343
Other property owned by the bank	212 528	305 008	275 638
Other assets	1 701 956	974 285	1 073 746
Total assets	**73 433 879**	**63 931 754**	**70 194 954**
LIABILITIES			
Financial instruments at fair value through profit or loss	268 723	5 129	21 447
Deposits and balances from banks and other financial institutions	1 898 059	489 181	2 413 111
Current accounts and deposits from customers	55 531 490	48 393 275	52 181 960
Other borrowed funds	226 897	619 687	469 814
Other liabilities	2 589 955	2 093 419	2 251 208
Total liabilities	**60 515 124**	**51 600 691**	**57 337 540**
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	7 318 755	10 231 063	10 757 414
Total equity	**12 918 755**	**12 331 063**	**12 857 414**
Total liabilities and equity	**73 433 879**	**63 931 754**	**70 194 954**

* - 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" ААК
Optima Bank
ИНН 00904199310033
Open Joint - Stock Company
Ачык Акционердик Коому
Открытое Акционерное Общество

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 August 2025 KGS '000	31 August 2024 KGS '000
Interest income	3 645 938	3 571 134
Interest expense	(766 922)	(672 875)
Net interest income	**2 879 016**	**2 898 259**
Fee and commission income	1 361 585	1 326 087
Fee and commission expense	(1 098 795)	(786 197)
Net fee and commission income	**262 790**	**539 890**
Net gain on financial instruments at fair value through profit or loss	72 205	17 826
Net foreign exchange gain	1 807 205	1 021 851
Other operating income	33 906	21 232
Operating income	**5 055 122**	**4 499 058**
Impairment losses	(523 713)	34 601
Operating expenses	(3 296 847)	(2 635 342)
Profit before income tax	**1 234 562**	**1 898 317**
Income tax expense	(123 781)	(189 774)
Net Profit	**1 110 781**	**1 708 543**
Earnings per share		
Basic and diluted earnings per share (KGS)	9,92	15,25

* - As per NBKR standards

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