

OJSC «Optima Bank»
Statement of Financial Position *

	30 September 2025 KGS '000	30 September 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	5 938 637	7 063 381	6 307 008
Accounts with the National Bank	13 211 473	11 260 358	16 928 888
Accounts with other banks and financial institutions	9 901 480	8 127 318	12 428 911
Loans and advances to banks and other financial institutions	1 597 450	1 504 376	2 944 442
Security investments	6 863 730	6 003 548	1 176 575
Loans to customers	38 323 957	29 193 406	31 664 482
- Provisions	(5 286 398)	(4 449 396)	(4 717 079)
Loans to customers, net of provisions	33 037 559	24 744 010	26 947 403
Property, equipment and intangible assets	2 314 583	2 071 884	2 112 343
Other property owned by the bank	212 528	310 277	275 638
Other assets	1 667 413	1 528 813	1 073 746
Total assets	74 744 853	62 613 965	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	82 619	11 259	21 447
Deposits and balances from banks and other financial institutions	2 089 724	339 980	2 413 111
Current accounts and deposits from customers	56 485 515	47 015 180	52 181 960
Other borrowed funds	168 492	538 927	469 814
Other liabilities	2 780 810	2 238 359	2 251 208
Total liabilities	61 607 160	50 143 705	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	7 537 693	10 370 260	10 757 414
Total equity	13 137 693	12 470 260	12 857 414
Total liabilities and equity	74 744 853	62 613 965	70 194 954

* - As per NBKR standards



Acting Chairman of the Board
Turbatov R.R.

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	30 September 2025 KGS '000	30 September 2024 KGS '000
Interest income	4 153 747	3 984 093
Interest expense	(880 426)	(756 117)
Net interest income	3 273 321	3 227 976
Fee and commission income	1 574 755	1 497 300
Fee and commission expense	(1 237 381)	(911 531)
Net fee and commission income	337 374	585 769
Net gain on financial instruments at fair value through profit or loss	81 889	19 479
Net foreign exchange gain	2 109 845	1 202 651
Other operating income	35 372	22 672
Operating income	5 837 801	5 058 547
Impairment losses	(619 002)	(30 526)
Operating expenses	(3 740 972)	(2 975 040)
Profit before income tax	1 477 827	2 052 981
Income tax expense	(148 108)	(205 241)
Net Profit	1 329 719	1 847 740

Earnings per share

Basic and diluted earnings per share (KGS)	11,87	16,50
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