OJSC «Optima Bank»
Statement of Financial Position *

	31 October 2025 KGS '000	31 October 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	5 724 993	5 626 620	6 307 008
Accounts with the National Bank	11 943 844	16 055 322	16 928 888
Accounts with other banks and financial institutions	11 188 318	6 034 208	12 428 911
Loans and advances to banks and other financial institutions	2 160 082	1 522 993	2 944 442
Security investments	7 284 831	1 159 794	1 176 575
Loans to customers	39 433 201	30 885 872	31 664 482
- Provisions for losses	(5 410 771)	(4 680 298)	(4 717 079)
Loans to customers, net of provisions	34 022 430	26 205 574	26 947 403
Funds provided to clients under Islamic financing principles	13 750	-	-
- Provisions for losses	(230)	-	-
Funds provided to clients under Islamic financing principles, net of provisions	13 520	-	-
Property, equipment and intangible assets	2 301 132	2 041 961	2 112 343
Other property owned by the bank	201 026	310 277	275 638
Other assets	1 673 595	998 380	1 073 746
Total assets	**76 513 771**	**59 955 129**	**70 194 954**
LIABILITIES			
Financial instruments at fair value through profit or loss	81 292	18 717	21 447
Deposits and balances from banks and other financial institutions	1 794 306	366 183	2 413 111
Current accounts and deposits from customers	58 229 411	44 263 259	52 181 960
Current accounts and deposits of clients attracted according to Islamic principles	17 312	-	-
Other borrowed funds	161 442	524 441	469 814
Other liabilities	2 678 153	2 259 894	2 251 208
Total liabilities	**62 961 916**	**47 432 494**	**57 337 540**
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	7 951 855	10 422 635	10 757 414
Total equity	**13 551 855**	**12 522 635**	**12 857 414**
Total liabilities and equity	**76 513 771**	**59 955 129**	**70 194 954**

* - As per NBKR standards

Deputy Chairman of the Board
Turbatov R.R.

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 October 2025 KGS '000	31 October 2024 KGS '000
Interest income	4 682 537	4 424 213
Interest expense	(992 818)	(841 050)
Net interest income	**3 689 719**	**3 583 163**
Impairment loss on debt financial assets	**(697 821)**	**(250 925)**
Net interest income after impairment loss	**2 991 898**	**3 332 238**
Income under Islamic principles of finance	11	-
Impairment loss on Funds provided under Islamic financing principles	(629)	-
Net income/(loss) under Islamic financing principles after impairment loss	**(618)**	-
Fee and commission income	1 795 007	1 686 684
Fee and commission expense	(1 362 554)	(1 007 107)
Net fee and commission income	**432 453**	**679 577**
Net gain on financial instruments at fair value through profit or loss	89 511	21 405
Net foreign exchange gain	2 415 418	1 370 570
Other operating income	37 237	23 834
Operating income	**5 965 899**	**5 427 624**
Impairment loss on other assets	46 131	15 109
Operating expenses	(4 074 025)	(3 331 558)
Profit before income tax	**1 938 005**	**2 111 175**
Income tax expense	(194 124)	(211 060)
Net Profit	**1 743 881**	**1 900 115**
Earnings per share		
Basic and diluted earnings per share (KGS)	15,57	16,97

* - As per NBKR standards

Deputy Chairman of the Board
Turbatov R.R.

Chief accountant
Osmonova D.D.