OJSC «Optima Bank»
Statement of Financial Position *

	30 November 2025 KGS '000	30 November 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	6 116 551	6 194 427	6 307 008
Accounts with the National Bank	17 737 744	11 914 460	16 928 888
Accounts with other banks and financial institutions	10 131 046	10 380 959	12 428 911
Loans and advances to banks and other financial institutions	570 331	1 917 839	2 944 442
Security investments	3 635 998	4 440 491	1 176 575
Loans to customers	40 413 009	31 405 428	31 664 482
- Provisions for losses	(5 389 587)	(4 712 977)	(4 717 079)
Loans to customers, net of provisions	35 023 422	26 692 451	26 947 403
Funds provided to clients under Islamic financing principles	65 753	-	-
- Provisions for losses	(581)	-	-
Funds provided to clients under Islamic financing principles, net of provisions	65 172	-	-
Property, equipment and intangible assets	2 267 427	2 015 056	2 112 343
Other property owned by the bank	163 805	301 239	275 638
Other assets	1 673 610	1 117 449	1 073 746
Total assets	**77 385 106**	**64 974 371**	**70 194 954**
LIABILITIES			
Financial instruments at fair value through profit or loss	87 594	29 752	21 447
Deposits and balances from banks and other financial institutions	1 018 264	741 039	2 413 111
Current accounts and deposits from customers	59 588 949	48 530 087	52 181 960
Current accounts and deposits of clients attracted according to Islamic principles	21 838	-	-
Other borrowed funds	139 847	498 653	469 814
Other liabilities	2 650 132	2 397 860	2 251 208
Total liabilities	**63 506 624**	**52 197 391**	**57 337 540**
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	8 278 482	10 676 980	10 757 414
Total equity	**13 878 482**	**12 776 980**	**12 857 414**
Total liabilities and equity	**77 385 106**	**64 974 371**	**70 194 954**

* As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	30 November 2025 KGS '000	30 November 2024 KGS '000
Interest income	5 208 251	4 842 335
Interest expense	(1 099 884)	(920 456)
Net interest income	**4 108 367**	**3 921 879**
Impairment loss on debt financial assets	(677 759)	(241 173)
Net interest income after impairment loss	**3 430 608**	**3 680 706**
Income under Islamic principles of finance	205	-
Impairment loss on Funds provided under Islamic financing principles	(648)	-
Net income/(loss) under Islamic financing principles after impairment loss	**(443)**	-
Fee and commission income	1 991 697	1 863 734
Fee and commission expense	(1 487 830)	(1 110 962)
Net fee and commission income	**503 867**	**752 772**
Net gain on financial instruments at fair value through profit or loss	97 460	23 222
Net foreign exchange gain	2 654 419	1 540 001
Other operating income	38 560	25 693
Operating income	**6 724 471**	**6 022 394**
Impairment loss on other assets	85 681	71 541
Operating expenses	(4 509 154)	(3 700 053)
Profit before income tax	**2 300 998**	**2 393 882**
Income tax expense	(230 490)	(239 422)
Net Profit	**2 070 508**	**2 154 460**
Earnings per share		
Basic and diluted earnings per share (KGS)	18,49	19,24

* - As per NBKR standards

Кыргызская Республика город Бишкек
Кыргыз Республикасы Бишкек шаары
Kyrgyz Republic Bishkek city
ОАО "Оптима Банк"
Optima Bank
Open Joint - Stock Company
Ачык Акционердик Коом
Открытое Акционерное Общество

Chairman of the Board
Kapyshev B.S.

Chief accountant
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