

OJSC «Optima Bank»
Statement of Financial Position *

	31 Desember 2025	31 December 2024
	KGS '000	KGS '000
ASSETS		
Cash on hand	6 378 357	6 307 008
Accounts with the National Bank	17 663 482	16 928 888
Accounts with other banks and financial institutions	9 944 190	12 428 911
Loans and advances to banks and other financial institutions	870 104	2 944 442
Security investments	3 610 626	1 176 575
Loans to customers	42 677 044	31 664 482
- Provisions for losses	(5 328 545)	(4 717 079)
Loans to customers, net of provisions	37 348 499	26 947 403
Funds provided to clients under Islamic financing principles	69 220	0
- Provisions for losses	(499)	0
Funds provided to clients under Islamic financing principles, net of provisions	68 721	0
Property, equipment and intangible assets	2 992 868	2 112 343
Other property owned by the bank	88 688	275 638
Other assets	1 322 330	1 073 746
Total assets	80 287 865	70 194 954
LIABILITIES		
Financial instruments at fair value through profit or loss	88 409	21 447
Deposits and balances from banks and other financial institutions	2 342 317	2 413 111
Current accounts and deposits from customers	60 530 793	52 181 960
Current accounts and deposits of clients attracted according to Islamic principles	53 108	0
Other borrowed funds	123 007	469 814
Other liabilities	2 930 595	2 251 208
Total liabilities	66 068 229	57 337 540
EQUITY		
Share capital	5 600 000	2 100 000
Retained earnings	8 619 636	10 757 414
Total equity	14 219 636	12 857 414
Total liabilities and equity	80 287 865	70 194 954

* - As per NBKR standards


Chairman of the Board
Kapyshev B.S.


Optima Bank
 Open Joint - Stock Company
 Открытое Акционерное Общество


Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 Desember 2025 KGS '000	31 Desember 2024 KGS '000
Interest income	5 785 635	5 298 335
Interest expense	(1 222 184)	(1 009 510)
Net interest income	4 563 451	4 288 825
Impairment loss on debt financial assets	(638 168)	(239 311)
Net interest income after impairment loss	3 925 283	4 049 514
Income under Islamic principles of finance	870	-
Impairment loss on Funds provided under Islamic financing principles	(685)	-
Net income/(loss) under Islamic financing principles after impairment loss	185	-
Fee and commission income	2 235 971	2 054 291
Fee and commission expense	(1 666 936)	(1 261 510)
Net fee and commission income	569 035	792 781
Net gain on financial instruments at fair value through profit or loss	106 257	25 526
Net foreign exchange gain	3 016 887	1 784 606
Other operating income	42 873	51 399
Operating income	7 660 520	6 703 826
Impairment loss on other assets	85 335	36 290
Operating expenses	(5 042 492)	(4 219 507)
Profit before income tax	2 703 363	2 520 609
Income tax expense	(291 701)	(285 715)
Net Profit	2 411 662	2 234 894
Earnings per share		
Basic and diluted earnings per share (KGS)	21,53	19,95

* - As per NBKR standards

Chairman of the Board
Kapshev B.S.



Chief accountant
Osmonova D.D.