

OJSC «Optima Bank»
Statement of Financial Position *

	31 January 2026 KGS '000	31 January 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	6 302 224	5 299 740	6 378 357
Accounts with the National Bank	9 727 968	16 225 370	17 663 482
Accounts with other banks and financial institutions	11 621 919	8 728 356	9 944 190
Loans and advances to banks and other financial institutions	459 462	3 080 616	870 104
Security investments	9 210 590	1 306 745	3 610 626
Loans to customers	43 541 863	32 225 896	42 677 044
- Provisions for losses	(5 372 818)	(4 867 552)	(5 328 545)
Loans to customers, net of provisions	38 169 045	27 358 344	37 348 499
Funds provided to clients under Islamic financing principles	94 579	-	69 220
- Provisions for losses	(662)	-	(499)
Funds provided to clients under Islamic financing principles, net of provisions	93 917	-	68 721
Property, equipment and intangible assets	2 944 771	2 099 865	2 992 868
Other property owned by the bank	88 688	270 568	88 688
Other assets	1 933 299	1 144 249	1 322 330
Total assets	80 551 883	65 513 853	80 287 865
LIABILITIES			
Financial instruments at fair value through profit or loss	95 556	22 967	88 409
Deposits and balances from banks and other financial institutions	2 176 781	980 742	2 342 317
Current accounts and deposits from customers	60 914 359	49 181 360	60 530 793
Current accounts and deposits of clients attracted according to Islamic principles	19 759	-	53 108
Other borrowed funds	109 183	436 066	123 007
Other liabilities	2 754 532	1 925 775	2 930 595
Total liabilities	66 070 170	52 546 910	66 068 229
EQUITY			
Share capital	5 600 000	2 100 000	5 600 000
Retained earnings	8 881 713	10 866 943	8 619 636
Total equity	14 481 713	12 966 943	14 219 636
Total liabilities and equity	80 551 883	65 513 853	80 287 865

* - 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 *

	31 January 2026 KGS '000	31 January 2025 KGS '000
Interest income	579 938	446 147
Interest expense	(134 297)	(96 661)
Net interest income	445 641	349 486
Impairment loss on debt financial assets	(64 857)	(129 963)
Net interest income after impairment loss	380 784	219 523
Income under Islamic principles of finance	848	-
Impairment loss on Funds provided under Islamic financing principles	(14)	-
Net income/(loss) under Islamic financing principles after impairment loss	834	-
Fee and commission income	180 404	157 742
Fee and commission expense	(122 838)	(128 581)
Net fee and commission income	57 566	29 161
Net gain on financial instruments at fair value through profit or loss	8 852	2 678
Net foreign exchange gain	305 240	179 115
Other operating income	1 193	1 252
Operating income	754 469	431 729
Impairment loss on other assets	(9 837)	14 246
Operating expenses	(453 456)	(324 276)
Profit before income tax	291 176	121 699
Income tax expense	(29 099)	(12 170)
Net Profit	262 077	109 529
Earnings per share		
Basic and diluted earnings per share (KGS)	2,34	0,98

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.



Chief accountant
Osmonova D.D.