

**OJSC «Optima Bank»**  
**Statement of Financial Position \***

	28 February 2026	28 February 2025	31 December 2025
	KGS '000	KGS '000	KGS '000
<b>ASSETS</b>			
Cash on hand	6 480 333	5 644 958	6 378 357
Accounts with the National Bank	5 909 490	19 605 826	17 663 482
Accounts with other banks and financial institutions	12 149 759	6 741 235	9 944 190
Loans and advances to banks and other financial institutions	492 469	2 498 803	870 104
Security investments	12 983 524	1 321 329	3 610 626
Loans to customers	44 822 764	32 262 501	42 677 044
- Provisions for losses	(5 457 246)	(4 790 718)	(5 328 545)
Loans to customers, net of provisions	39 365 518	27 471 783	37 348 499
Funds provided to clients under Islamic financing principles	277 952	-	69 220
- Provisions for losses	(379)	-	(499)
Funds provided to clients under Islamic financing principles, net of provisions	277 573	-	68 721
Property, equipment and intangible assets	2 953 225	2 111 963	2 992 868
Other property owned by the bank	88 688	270 568	88 688
Other assets	1 891 760	1 676 974	1 322 330
<b>Total assets</b>	<b>82 592 339</b>	<b>67 343 439</b>	<b>80 287 865</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	69 227	12 058	88 409
Deposits and balances from banks and other financial institutions	1 196 954	1 258 446	2 342 317
Current accounts and deposits from customers	63 838 662	50 474 075	60 530 793
Current accounts and deposits of clients attracted according to Islamic principles	42 668	-	53 108
Other borrowed funds	92 873	409 587	123 007
Other liabilities	2 651 356	2 106 784	2 930 595
<b>Total liabilities</b>	<b>67 891 740</b>	<b>54 260 950</b>	<b>66 068 229</b>
<b>EQUITY</b>			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	9 100 599	7 482 489	8 619 636
<b>Total equity</b>	<b>14 700 599</b>	<b>13 082 489</b>	<b>14 219 636</b>
<b>Total liabilities and equity</b>	<b>82 592 339</b>	<b>67 343 439</b>	<b>80 287 865</b>

\* - 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 \*

	28 February 2026 KGS '000	28 February 2025 KGS '000
Interest income	1 149 349	852 479
Interest expense	(265 075)	(185 154)
<b>Net interest income</b>	<b>884 274</b>	<b>667 325</b>
Impairment loss on debt financial assets	(85 604)	(41 572)
<b>Net interest income after impairment loss</b>	<b>798 670</b>	<b>625 753</b>
Income under Islamic principles of finance	3 771	-
Impairment loss on Funds provided under Islamic financing principles	(17)	-
<b>Net income/(loss) under Islamic financing principles after impairment loss</b>	<b>3 754</b>	<b>-</b>
Fee and commission income	365 527	317 170
Fee and commission expense	(257 794)	(274 888)
<b>Net fee and commission income</b>	<b>107 733</b>	<b>42 282</b>
Net gain on financial instruments at fair value through profit or loss	16 156	4 251
Net foreign exchange gain	611 707	335 424
Other operating income	2 632	9 613
<b>Operating income</b>	<b>1 540 652</b>	<b>1 017 323</b>
Impairment loss on other assets	(5 070)	(32 383)
Operating expenses	(1 001 186)	(734 857)
<b>Profit before income tax</b>	<b>534 396</b>	<b>250 083</b>
Income tax expense	(53 433)	(25 008)
<b>Net Profit</b>	<b>480 963</b>	<b>225 075</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	4,29	2,01

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