

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

	31 March 2026 KGS '000	31 March 2025 KGS '000	31 December 2025 KGS '000
<b>ASSETS</b>			
Cash on hand	7 227 642	6 065 335	6 378 357
Accounts with the National Bank	8 553 972	16 642 411	17 663 482
Accounts with other banks and financial institutions	12 604 690	7 271 126	10 274 219
Loans and advances to banks and other financial institutions	1 375 355	3 864 306	870 104
Security investments	9 367 156	1 331 868	3 610 626
Loans to customers	45 874 882	32 830 786	42 677 044
- Provisions for losses	(5 440 466)	(4 899 324)	(5 328 545)
Loans to customers, net of provisions	40 434 416	27 931 462	37 348 499
Funds provided to clients under Islamic financing principles	355 668	0	69 220
- Provisions for losses	(550)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	355 118	0	68 721
Property, equipment and intangible assets	2 905 245	2 161 637	2 992 868
Other property owned by the bank	133 348	270 087	88 688
Other assets	1 984 982	2 682 143	1 320 972
<b>Total assets</b>	<b>84 941 924</b>	<b>68 220 375</b>	<b>80 616 536</b>
<b>LIABILITIES</b>			
Financial instruments at fair value through profit or loss	65 571	61 140	88 410
Deposits and balances from banks and other financial institutions	2 464 397	831 693	2 342 317
Current accounts and deposits from customers	64 394 562	51 399 328	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	136 446	0	53 108
Other borrowed funds	83 070	365 702	123 007
Other liabilities	2 785 101	3 484 010	2 930 594
<b>Total liabilities</b>	<b>69 929 147</b>	<b>56 141 873</b>	<b>66 396 900</b>
<b>EQUITY</b>			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	9 412 777	6 478 502	8 619 636
<b>Total equity</b>	<b>15 012 777</b>	<b>12 078 502</b>	<b>14 219 636</b>
<b>Total liabilities and equity</b>	<b>84 941 924</b>	<b>68 220 375</b>	<b>80 616 536</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 \*

	31 March 2026 KGS '000	31 March 2025 KGS '000
Interest income	1 807 080	1 306 129
Interest expense	(415 382)	(286 263)
<b>Net interest income</b>	<b>1 391 698</b>	<b>1 019 866</b>
Impairment loss on debt financial assets	(72 063)	(190 093)
<b>Net interest income after impairment loss</b>	<b>1 319 635</b>	<b>829 773</b>
Income under Islamic principles of finance	8 107	-
Impairment loss on Funds provided under Islamic financing principles	113	-
<b>Net income/(loss) under Islamic financing principles after impairment loss</b>	<b>8 220</b>	<b>-</b>
Fee and commission income	585 277	454 514
Fee and commission expense	(422 302)	(418 772)
<b>Net fee and commission income</b>	<b>162 975</b>	<b>35 742</b>
Net gain on financial instruments at fair value through profit or loss	23 534	9 823
Net foreign exchange gain	1 024 902	579 680
Other operating income	4 062	11 263
<b>Operating income</b>	<b>2 543 328</b>	<b>1 466 281</b>
Impairment loss on other assets	(151 261)	(19 725)
Operating expenses	(1 510 807)	(1 145 969)
<b>Profit before income tax</b>	<b>881 260</b>	<b>300 587</b>
Income tax expense	(88 119)	(30 059)
<b>Net Profit</b>	<b>793 141</b>	<b>270 528</b>
 <b>Earnings per share</b>		
Basic and diluted earnings per share (KGS)	7,08	2,42

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