OJSC «Optima Bank»
Statement of Financial Position *

	31 July 2026 KGS '000	31 July 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	7 018 278	5 597 341	6 378 357
Accounts with the National Bank	13 256 357	15 484 890	17 663 482
Accounts with other banks and financial institutions	10 853 101	9 280 915	10 274 219
Loans and advances to banks and other financial institutions	975 681	2 460 504	870 104
Security investments	12 578 277	2 210 235	3 610 626
Loans to customers	51 326 291	36 635 421	42 677 044
- Provisions for losses	(6 232 838)	(5 324 967)	(5 328 545)
Loans to customers, net of provisions	45 093 453	31 310 454	37 348 499
Funds provided to clients under Islamic financing principles	784 895	0	69 220
- Provisions for losses	(2 471)	0	(499)
Funds provided to clients under Islamic financing principles, net of provisions	782 424	0	68 721
Property, equipment and intangible assets	3 529 476	2 291 822	2 992 868
Other property owned by the bank	114 834	212 529	88 688
Other assets	2 435 780	1 829 318	1 320 972
Total assets	**96 637 661**	**70 678 008**	**80 616 536**
LIABILITIES			
Financial instruments at fair value through profit or loss	28 607	259 904	88 410
Deposits and balances from banks and other financial institutions	1 039 748	756 391	2 342 317
Current accounts and deposits from customers	75 724 956	54 110 213	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	140 491	0	53 108
Other borrowed funds	39 609	236 207	123 007
Other liabilities	3 583 747	2 713 266	2 930 594
Total liabilities	**80 557 158**	**58 075 981**	**66 396 900**
EQUITY			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	10 480 503	7 002 027	8 619 636
Total equity	**16 080 503**	**12 602 027**	**14 219 636**
Total liabilities and equity	**96 637 661**	**70 678 008**	**80 616 536**

* - As per NBKR standards

Кыргызская Республика г. Бишкек
Кыргыз Республикасы Бишкек шаары
Kyrgyz Republic Bishkek city
ОАО "Оптима Банк" ААК
Optima Bank
ИНН 00904199310033
Open Joint - Stock Company
Ачык Акционердик Коому
Открытое Акционерное Общество

Acting Chairman of the Board
Kurmanbekov B.D.

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 July 2026 KGS '000	31 July 2025 KGS '000
Interest income	4 695 374	3 147 879
Interest expense	(1 070 966)	(666 337)
Net interest income	**3 624 408**	**2 481 542**
Impairment loss on debt financial assets	(880 592)	(574 904)
Net interest income after impairment loss	**2 743 816**	**1 906 638**
Income under Islamic principles of finance	40 268	-
Impairment loss on Funds provided under Islamic financing principles	(5 685)	-
Net income/(loss) under Islamic financing principles after impairment loss	**34 583**	-
Fee and commission income	1 537 457	1 167 824
Fee and commission expense	(1 086 927)	(969 113)
Net fee and commission income	**450 530**	**198 711**
Net gain on financial instruments at fair value through profit or loss	47 474	56 921
Net foreign exchange gain	2 572 425	1 556 562
Other operating income	14 048	28 383
Operating income	**5 862 876**	**3 747 215**
Impairment loss on other assets	(184 594)	14 791
Operating expenses	(3 610 670)	(2 879 666)
Profit before income tax	**2 067 612**	**882 340**
Income tax expense	(206 745)	(88 287)
Net Profit	**1 860 867**	**794 053**
Earnings per share		
Basic and diluted earnings per share (KGS)	16,61	7,09

* - As per NBKR standards

Acting Chairman of the Board
Kurmanbekov B.D.

Chief accountant
Osmonova D.D.