OJSC «Optima Bank»
Statement of Financial Position *

	31 October 2026 KGS '000	31 October 2025 KGS '000	31 December 2025 KGS '000
ASSETS			
Cash on hand	6 625 372	5 724 993	6 378 357
Accounts with the National Bank	11 974 466	11 943 844	17 663 482
Accounts with other banks and financial institutions	10 920 947	11 188 318	10 274 219
Loans and advances to banks and other financial institutions	1 626 654	2 160 082	870 104
Security investments	14 964 525	7 284 831	3 610 626
Loans to customers	57 067 191	39 433 201	42 677 044
- Provisions for losses	(6 637 535)	(5 410 771)	(5 328 545)
Loans to customers, net of provisions	50 429 656	34 022 430	37 348 499
Funds provided to clients under Islamic financing principles	991 429	13 750	69 220
- Provisions for losses	(3 191)	-230	(499)
Funds provided to clients under Islamic financing principles, net of provisions	988 238	13 520	68 721
Property, equipment and intangible assets	3 430 136	2 301 132	2 992 868
Other property owned by the bank	127 520	201 026	88 688
Other assets	2 062 405	1 673 595	1 320 972
Total assets	**103 149 919**	**76 500 251**	**80 616 536**
LIABILITIES			
Financial instruments at fair value through profit or loss	4 606	81 292	88 410
Deposits and balances from banks and other financial institutions	1 359 922	1 794 306	2 342 317
Current accounts and deposits from customers	81 169 029	58 229 411	60 859 464
Current accounts and deposits of clients attracted according to Islamic principles	152 969	17 312	53 108
Other borrowed funds	26 048	161 442	123 007
Other liabilities	3 448 426	2 678 153	2 930 594
Total liabilities	**86 161 000**	**62 961 916**	**66 396 900**
EQUITY			
Share capital	5 600 000	5 600 000	5 600 000
Retained earnings	11 388 919	7 951 855	8 619 636
Total equity	**16 988 919**	**13 551 855**	**14 219 636**
Total liabilities and equity	**103 149 919**	**76 513 771**	**80 616 536**

* - 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 October 2026 KGS '000	31 October 2025 KGS '000
Interest income	7 312 897	4 682 537
Interest expense	(1 609 846)	(992 818)
Net interest income	**5 703 051**	**3 689 719**
Impairment loss on debt financial assets	(1 393 466)	(697 821)
Net interest income after impairment loss	**4 309 585**	**2 991 898**
Income under Islamic principles of finance	76 279	11
Impairment loss on Funds provided under Islamic financing principles	(2 726)	(629)
Net income/(loss) under Islamic financing principles after impairment loss	**73 553**	**(618)**
Fee and commission income	2 358 426	1 795 007
Fee and commission expense	(1 631 073)	(1 362 554)
Net fee and commission income	**727 353**	**432 453**
Net gain on financial instruments at fair value through profit or loss	57 723	89 511
Net foreign exchange gain	3 610 559	2 415 418
Other operating income	19 992	37 237
Operating income	**8 798 765**	**5 965 899**
Impairment loss on other assets	(173 385)	46 131
Operating expenses	(5 548 563)	(4 074 025)
Profit before income tax	**3 076 817**	**1 938 005**
Income tax expense	(307 534)	(194 124)
Net Profit	**2 769 283**	**1 743 881**
Earnings per share		
Basic and diluted earnings per share (KGS)	24,73	15,57

* - As per NBKR standards

Chairman of the Board
Kapyshev B.S.

Chief accountant
Osmonova D.D.