

OJSC «Optima Bank»
Statement of Financial Position *

	31 May 2025 KGS '000	31 May 2024 KGS '000	31 December 2024 KGS '000
ASSETS			
Cash on hand	5 746 879	5 526 576	6 307 008
Accounts with the National Bank	16 013 917	5 583 875	16 928 888
Accounts with other banks and financial institutions	4 584 224	6 363 098	12 428 911
Loans and advances to banks and other financial institutions	5 004 142	1 894 638	2 944 441
Security investments	1 344 283	13 225 223	1 176 575
Loans to customers	35 589 744	27 250 149	31 664 482
- Provisions	(5 168 917)	(4 548 317)	(4 717 079)
Loans to customers, net of provisions	30 420 827	22 701 832	26 947 403
Property, equipment and intangible assets	2 198 048	2 026 178	2 112 343
Other property owned by the bank	261 506	301 490	275 638
Other assets	1 865 182	1 020 092	1 073 747
Total assets	67 439 008	58 643 002	70 194 954
LIABILITIES			
Financial instruments at fair value through profit or loss	177 675	795	21 447
Deposits and balances from banks and other financial institutions	1 392 357	501 468	2 413 110
Current accounts and deposits from customers	50 736 255	43 802 522	52 181 960
Other borrowed funds	330 003	776 038	469 814
Other liabilities	2 473 801	1 988 403	2 251 209
Total liabilities	55 110 091	47 069 226	57 337 540
EQUITY			
Share capital	5 600 000	2 100 000	2 100 000
Retained earnings	6 728 917	9 473 776	10 757 414
Total equity	12 328 917	11 573 776	12 857 414
Total liabilities and equity	67 439 008	58 643 002	70 194 954

* - As per NBKR standards



Chairman of the Board
Kapyshev B.S.

A blue ink signature of D.D. Osmonova.

Chief accountant
Osmonova D.D.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income *

	31 May 2025 KGS '000	31 May 2024 KGS '000
Interest income	2 217 168	2 282 731
Interest expense	(477 199)	(425 470)
Net interest income	1 739 969	1 857 261
Fee and commission income	812 671	820 016
Fee and commission expense	(669 306)	(526 809)
Net fee and commission income	143 365	293 207
Net gain on financial instruments at fair value through profit or loss	30 982	12 432
Net foreign exchange gain	1 076 434	468 692
Other operating income	14 475	8 839
Operating income	3 005 225	2 640 431
Impairment losses	(421 346)	44 019
Operating expenses	(2 004 995)	(1 627 580)
Profit before income tax	578 884	1 056 870
Income tax expense	(57 941)	(105 614)
Net Profit	520 943	951 256
Earnings per share		
Basic and diluted earnings per share (KGS)	4,65	8,49

* - As per NBKR standards



Chairman of the Board
Kapyshev B.S.

Chief accountant
Osmonova D.D.