

STATEMENT OF FINANCIAL POSITION
for the month ending 30 April 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

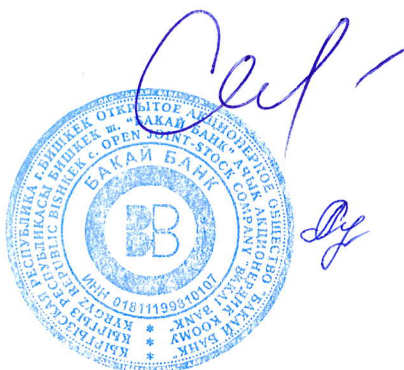
No.	Name of accounts	Reporting period	Reporting period	Previous period
		April 30, 2023	April 30, 2022	December 31, 2022
	ASSETS			
1	Cash on hand	16 522 406	2 717 469	13 316 824
2	Funds in NBKR	4 899 459	2 426 798	4 234 384
3	Funds in banks and other financial institutions	19 140 406	3 858 762	14 120 633
4	Precious metals	40 384	36 075	35 712
5	Investments at amortised cost (government bonds and bills)	429 231	658 766	1 013 894
6	Investments in shares at fair value	88 600	44 300	88 600
7	REPO transactions	-	-	-
8	Loans to customers	17 339 309	13 735 434	15 654 589
9	(Provisions for loans and financial leasing)	(1 934 628)	(1 034 597)	(1 239 709)
10	Gross net credits	15 404 681	12 700 837	14 414 880
11	Financing by Islamic principles banking	1 602 713	1 138 088	1 363 639
12	(Provisions for financing by Islamic principles banking)	(145 907)	(69 193)	(60 333)
13	Gross net financing by Islamic principles banking	1 456 806	1 068 895	1 303 307
14	Financial assets at fair value through profit or loss	2 179	55 491	28 820
15	Fixed assets and intangible assets	2 312 153	1 833 342	2 286 347
16	Other property	332 477	361 550	361 922
17	Other assets	3 598 846	984 917	929 801
18	TOTAL: ASSETS	64 227 628	26 747 202	52 135 123
	LIABILITIES			
19	Liabilities to the National Bank	-	475 676	-
20	Other borrowed funds	3 366 869	2 918 944	3 147 134
21	Deposits of banks and financial institutions	595 390	364 103	381 900
22	Client funds	49 193 123	17 524 161	38 791 246
23	Customers' deposits by Islamic banking principles	289 136	183 070	308 241
24	Financial liabilities at fair value through profit or loss	34 105	4 015	39 057
25	Provisions for contingent liabilities	9 221	6 845	11 237
26	Current income tax liabilities	103 318	82 274	239 406
27	Other liabilities	4 121 906	1 621 664	1 477 359
28	Subordinated loan	87 844	82 405	85 997
29	TOTAL LIABILITIES	57 800 912	23 263 157	44 481 577
	EQUITY			
29	Common stock	5 186 000	2 771 743	2 771 743
30	Revaluation reserve	19 780	7 123	19 780
31	Undistributed profits	1 220 936	705 179	4 862 023
32	TOTAL EQUITY	6 426 716	3 484 045	7 653 546
33	TOTAL: LIABILITIES AND EQUITY	64 227 628	26 747 202	52 135 123

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



STATEMENT OF COMPREHENSIVE INCOME

for the month ending 30 April 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

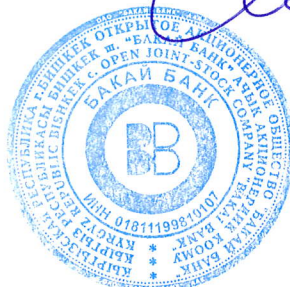
No.	Name of accounts	Reporting period	Reporting period
		April 30, 2023	April 30, 2022
		(including)	(including)
1	Interest income	796 130	585 323
2	Interest expenses	(332 667)	(336 432)
3	Net interest income	463 463	248 891
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(208 009)	(164 494)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	255 454	84 397
6	Financing by Islamic principles banking - income	84 985	57 998
7	Financing by Islamic principles banking - expenses	(2 720)	(1 808)
8	Net income / loss on Islamic financing principles before provision for impairment	82 265	56 190
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	23 908	(29 163)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	106 173	27 027
11	Net Income/(loss) from foreign exchange transactions	1 649 229	213 114
12	Income from services and commissions received	612 679	178 035
13	Islamic principles banking fees - income	6	-
14	Fees for services and commissions paid	(856 965)	(45 581)
15	Islamic principles banking fees - expenses	(4 365)	-
16	Net gain/(loss) on investments in securities	-	-
17	Other income	(27 839)	425 411
18	Net non-interest income	1 372 745	770 979
19	Operating income	1 734 372	882 403
20	Operating expenses	(689 808)	(466 571)
21	Operating profit	1 044 564	415 832
22	(Generation)/ recovery of provision for impairment for other transactions	40 089	3 795
23	Profit before income tax	1 084 653	419 627
24	Income tax expense	(63 717)	(42 000)
25	Profit	1 020 936	377 627
26	Total comprehensive income	1 020 936	377 627
27	Earnings per share, KGS	17,37	6,40

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 30 April 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

Title of economic standards and requirements	Specified value of the ratios	The actual value of the ratios
Maximum single exposure risk (K1.1)	not more than 20%	3,9%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	4,6%
Maximum interbank placements risk (K1.3)	not more than 30%	11,4%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 15%	0,0%
Capital Adequacy ratio (K2.1)	not less than 12%	18,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6,5%	16,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 5%	16,0%
Leverage ratio (K2.4)	not less than 6%	8,1%
Liquidity ratio (K3.1)	not less than 45%	96,2%
Total number of days with violation of open long FX position (K4.2)	not more than 20%	-
Total number of days with violation of open short FX position (K4.3)	not more than 20%	-
Capital buffer	not less than 20%	20,7%
Total number of days with violation of open long FX position in precious metals (K4.5)	not more than 20%	-
Total number of days with violation of open short FX position in precious metals (K4.6)	not more than 20%	-

Chairman of the Management Board

Satarova N.Zh.
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Head of Financial-Economical Department

Aliev A.R.
Aliev A.R.

