

STATEMENT OF FINANCIAL POSITION
for the month ending 31 August 2023 (including)

OJSC "Bakai Bank"
56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

| No. | Name of accounts | Reporting period | Reporting period | Previous period |
|--------------------|--|-------------------|-------------------|-------------------|
| | | August 31, 2023 | August 31, 2022 | December 31, 2022 |
| ASSETS | | | | |
| 1 | Cash on hand | 15 170 239 | 5 393 884 | 13 316 824 |
| 2 | Funds in NBKR | 5 907 026 | 3 078 244 | 4 234 384 |
| 3 | Funds in banks and other financial institutions | 14 015 855 | 8 233 210 | 14 120 633 |
| 4 | Precious metals | 39 827 | 30 859 | 35 712 |
| 5 | Investments at amortised cost (government bonds and bills) | 330 549 | 887 607 | 1 013 894 |
| 6 | Investments in shares at fair value | 88 600 | 88 600 | 88 600 |
| 7 | REPO transactions | - | - | - |
| 8 | Loans to customers | 21 261 402 | 14 284 218 | 15 654 589 |
| 9 | (Provisions for loans and financial leasing) | (2 089 102) | (1 377 758) | (1 239 709) |
| 10 | Gross net credits | 19 172 300 | 12 906 460 | 14 414 880 |
| 11 | Financing by Islamic principles banking | 2 400 631 | 1 253 600 | 1 363 639 |
| 12 | (Provisions for financing by Islamic principles banking) | (176 171) | (82 315) | (60 333) |
| 13 | Gross net financing by Islamic principles banking | 2 224 460 | 1 171 285 | 1 303 307 |
| 14 | Financial assets at fair value through profit or loss | 94 173 | 80 872 | 28 820 |
| 15 | Fixed assets and intangible assets | 2 563 837 | 1 936 165 | 2 286 347 |
| 16 | Other property | 304 265 | 398 288 | 361 922 |
| 17 | Other assets | 5 395 836 | 1 112 124 | 929 801 |
| 18 | TOTAL: ASSETS | 65 306 967 | 35 317 598 | 52 135 123 |
| LIABILITIES | | | | |
| 19 | Liabilities to the National Bank | - | - | - |
| 20 | Other borrowed funds | 3 538 581 | 2 730 541 | 3 147 134 |
| 21 | Deposits of banks and financial institutions | 649 731 | 387 802 | 381 900 |
| 22 | Client funds | 48 117 820 | 24 626 065 | 38 791 246 |
| 23 | Customers' deposits by Islamic banking principles | 466 121 | 203 250 | 308 241 |
| 24 | Financial liabilities at fair value through profit or loss | 64 769 | 10 184 | 39 057 |
| 25 | Provisions for contingent liabilities | 7 712 | 7 094 | 11 237 |
| 26 | Current income tax liabilities | 127 759 | 53 742 | 239 406 |
| 27 | Other liabilities | 4 921 731 | 1 962 761 | 1 477 359 |
| 28 | Subordinated loan | 88 580 | 80 997 | 85 997 |
| 29 | TOTAL LIABILITIES | 57 982 804 | 30 062 436 | 44 481 577 |
| EQUITY | | | | |
| 29 | Common stock | 5 186 000 | 2 771 743 | 2 771 743 |
| 30 | Revaluation reserve | 19 780 | 19 780 | 19 780 |
| 31 | Undistributed profits | 2 118 383 | 2 463 639 | 4 862 023 |
| 32 | TOTAL EQUITY | 7 324 163 | 5 255 162 | 7 653 546 |
| 33 | TOTAL: LIABILITIES AND EQUITY | 65 306 967 | 35 317 598 | 52 135 123 |

Chairman of the Management Board

Chief Accountant



Satarova N.Zh.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME
for the month ending 31 August 2023 (including)

OJSC "Bakai Bank"
56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

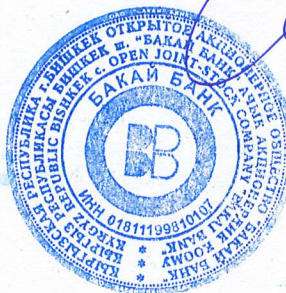
| No. | Name of accounts | Reporting period | Reporting period |
|-----|---|------------------|------------------|
| | | August 31, 2023 | August 31, 2022 |
| | | (including) | (including) |
| 1 | Interest income | 1 860 540 | 1 273 470 |
| 2 | Interest expenses | (727 886) | (676 440) |
| 3 | Net interest income | 1 132 654 | 597 030 |
| 4 | (Generation) / recovery of provision for impairment of assets for which interest is accrued | (383 564) | (510 822) |
| 5 | NET INTEREST INCOME AFTER LOAN LOSS PROVISION | 749 090 | 86 208 |
| 6 | Financing by Islamic principles banking - income | 220 994 | 122 021 |
| 7 | Financing by Islamic principles banking - expenses | (5 090) | (4 045) |
| 8 | Net income / loss on Islamic financing principles before provision for impairment | 215 904 | 117 976 |
| 9 | Formation of a reserve for impairment of assets placed on Islamic principles of financing | (6 356) | (42 285) |
| 10 | NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING | 209 548 | 75 691 |
| 11 | Net Income/(loss) from foreign exchange transactions | 2 926 297 | 2 199 264 |
| 12 | Income from services and commissions received | 1 280 799 | 627 013 |
| 13 | Islamic principles banking fees - income | 13 | 2 |
| 14 | Fees for services and commissions paid | (1 386 162) | (362 631) |
| 15 | Islamic principles banking fees - expenses | (19 585) | - |
| 16 | Net gain/(loss) on investments in securities | 10 206 | 37 345 |
| 17 | Other income | (43 388) | 1 427 811 |
| 18 | Net non-interest income | 2 768 180 | 3 928 804 |
| 19 | Operating income | 3 726 818 | 4 090 703 |
| 20 | Operating expenses | (1 526 456) | (1 216 660) |
| 21 | Operating profit | 2 200 362 | 2 874 043 |
| 22 | (Generation)/ recovery of provision for impairment for other transactions | (40 865) | (230 404) |
| 23 | Profit before income tax | 2 159 497 | 2 643 639 |
| 24 | Income tax expense | (241 115) | (180 000) |
| 25 | Profit | 1 918 382 | 2 463 639 |
| 26 | Total comprehensive income | 1 918 382 | 2 463 639 |
| 27 | Earnings per share, KGS | 34,86 | 41,78 |

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 31 August 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% | 8,9% |
| Maximum single exposure to one related party or group of related parties risk (K1.2) | not more than 15% | 3,9% |
| Maximum interbank placements risk (K1.3) | not more than 30% | 17,7% |
| 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% | 16,6% |
| Capital Tier 1 Adequacy ratio (K2.2) | not less than 6,5% | 12,4% |
| Basic Capital Tier 1 Adequacy ratio (K2.3) | not less than 5% | 12,4% |
| Leverage ratio (K2.4) | not less than 6% | 7,9% |
| Liquidity ratio (K3.1) | not less than 45% | 74,7% |
| 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% | 18,4% |
| 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% | - |

First Deputy Chairman of the Management Board

Kakeev M.S.

Head of the Financial and Economic Department

Aliev A.R.

