

STATEMENT OF FINANCIAL POSITION
for the month ended 31 October 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		October 31, 2023	October 31, 2022	December 31, 2022
	ASSETS			
1	Cash on hand	17 397 078	17 211 125	13 316 824
2	Funds in NBKR	6 317 815	3 817 285	4 234 384
3	Funds in banks and other financial institutions	15 967 722	8 616 730	14 120 633
4	Precious metals	39 705	30 807	35 712
5	Investments at amortised cost (government bonds and bills)	324 161	1 083 911	1 013 894
6	Investments in shares at fair value	88 600	88 600	88 600
7	REPO transactions	-	-	-
8	Loans to customers	21 589 037	14 983 795	15 654 589
9	(Provisions for loans and financial leasing)	(2 076 225)	(1 695 726)	(1 239 709)
10	Gross net credits	19 512 812	13 288 069	14 414 880
11	Financing by Islamic principles banking	2 317 576	1 258 479	1 363 639
12	(Provisions for financing by Islamic principles banking)	(199 535)	(113 011)	(60 333)
13	Gross net financing by Islamic principles banking	2 118 041	1 145 468	1 303 307
14	Financial assets at fair value through profit or loss	111 374	36 281	28 820
15	Fixed assets and intangible assets	2 887 243	2 004 445	2 286 347
16	Other property	250 199	372 772	361 922
17	Other assets	10 555 142	8 460 046	929 801
18	TOTAL ASSETS	75 569 892	56 155 539	52 135 123
	LIABILITIES			
19	Liabilities to the National Bank	-	-	-
20	Other borrowed funds	3 761 999	2 947 936	3 147 134
21	Deposits of banks and financial institutions	790 288	381 272	381 900
22	Client funds	52 437 021	36 285 569	38 791 246
23	Customers' deposits by Islamic banking principles	482 984	452 446	308 241
24	Financial liabilities at fair value through profit or loss	86 426	10 469	39 057
25	Provisions for contingent liabilities	9 048	5 869	11 237
26	Current income tax liabilities	174 759	107 975	239 406
27	Other liabilities	9 931 779	9 587 807	1 477 359
28	Subordinated loan	89 650	83 556	85 997
29	TOTAL LIABILITIES	67 763 954	49 862 899	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	2 600 158	3 501 117	4 862 023
32	TOTAL EQUITY	7 805 938	6 292 640	7 653 546
33	TOTAL LIABILITIES AND EQUITY	75 569 892	56 155 539	52 135 123

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



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STATEMENT OF COMPREHENSIVE INCOME

for the month ended 31 October 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		October 31, 2023	October 31, 2022
		(including)	(including)
1	Interest income	2 467 955	1 626 500
2	Interest expenses	(921 981)	(830 642)
3	Net interest income	1 545 974	795 858
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(370 669)	(829 518)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	1 175 305	(33 660)
6	Financing by Islamic principles banking - income	305 489	155 295
7	Financing by Islamic principles banking - expenses	(6 624)	(5 259)
8	Net income / loss on Islamic financing principles before provision for impairment	298 865	150 036
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(29 720)	(72 981)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	269 145	77 055
11	Net Income/(loss) from foreign exchange transactions	3 645 163	3 240 513
12	Income from services and commissions received	1 645 983	973 970
13	Islamic principles banking fees - income	13	5
14	Fees for services and commissions paid	(1 860 688)	(602 511)
15	Islamic principles banking fees - expenses	(22 999)	-
16	Net gain/(loss) on investments in securities	10 206	37 345
17	Other income	100 469	2 207 219
18	Net non-interest income	3 518 147	5 856 541
19	Operating income	4 962 597	5 899 936
20	Operating expenses	(2 243 533)	(1 726 975)
21	Operating profit	2 719 064	4 172 961
22	(Generation) / recovery of provision for impairment for other transactions	(30 791)	(252 384)
23	Profit before income tax	2 688 273	3 920 577
24	Income tax expense	(288 115)	(419 460)
25	Profit	2 400 158	3 501 117
26	Total comprehensive income	2 400 158	3 501 117
27	Earnings per share, KGS	44,21	59,37

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 October 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%	4,7%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,5%
Maximum interbank placements risk (K1.3)	not more than 30%	14,5%
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%	15,4%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6,5%	10,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 5%	10,5%
Leverage ratio (K2.4)	not less than 6%	6,8%
Liquidity ratio (K3.1)	not less than 45%	77,4%
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%	16,8%
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
Kakeev M.S.

Head of the Financial and Economic Department

Aliev
Aliev A.R.

