

STATEMENT OF FINANCIAL POSITION
for the month ended 30 November 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		November 30, 2023	November 30, 2022	December 31, 2022
ASSETS				
1	Cash on hand	15 260 471	16 900 440	13 316 823
2	Funds in NBKR	7 132 360	5 190 405	4 234 384
3	Funds in banks and other financial institutions	17 666 762	10 690 675	14 120 633
4	Precious metals	41 523	33 586	35 712
5	Investments at amortised cost (government bonds and bills)	326 747	970 637	1 013 894
6	Investments in shares at fair value	88 600	88 600	88 600
7	REPO transactions	-	-	-
8	Loans to customers	21 907 929	14 947 307	15 654 589
9	(Provisions for loans and financial leasing)	(2 139 800)	(1 688 916)	(1 239 709)
10	Gross net credits	19 768 129	13 258 391	14 414 880
11	Financing by Islamic principles banking	2 152 579	1 317 903	1 363 639
12	(Provisions for financing by Islamic principles banking)	(210 707)	(165 037)	(60 332)
13	Gross net financing by Islamic principles banking	1 941 872	1 152 866	1 303 307
14	Financial assets at fair value through profit or loss	162 230	9 713	28 820
15	Fixed assets and intangible assets	3 003 931	2 006 505	2 286 347
16	Other property	266 332	367 354	361 922
17	Other assets	9 566 869	6 080 728	929 801
18	TOTAL: ASSETS	75 225 826	56 749 900	52 135 123
LIABILITIES				
19	Liabilities to the National Bank	-	-	-
20	Other borrowed funds	3 761 557	3 086 049	3 147 134
21	Deposits of banks and financial institutions	830 849	383 933	381 900
22	Client funds	53 298 119	38 233 361	38 791 246
23	Customers' deposits by Islamic banking principles	454 107	418 243	308 241
24	Financial liabilities at fair value through profit or loss	109 740	14 555	39 057
25	Provisions for contingent liabilities	9 121	7 270	11 237
26	Current income tax liabilities	77 626	163 975	239 406
27	Other liabilities	8 579 295	7 631 895	1 477 359
28	Subordinated loan	89 366	84 760	85 997
29	TOTAL LIABILITIES	67 209 780	50 024 041	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	2 810 266	3 934 336	4 862 023
32	TOTAL EQUITY	8 016 046	6 725 859	7 653 546
33	TOTAL: LIABILITIES AND EQUITY	75 225 826	56 749 900	52 135 123

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME

for the month ended 30 November 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		November 30, 2023	November 30, 2022
		(including)	(including)
1	Interest income	2 773 517	1 808 182
2	Interest expenses	(1 022 086)	(906 913)
3	Net interest income	1 751 431	901 269
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(433 471)	(823 038)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	1 317 960	78 231
6	Financing by Islamic principles banking - income	342 802	172 586
7	Financing by Islamic principles banking - expenses	(7 289)	(5 831)
8	Net income / loss on Islamic financing principles before provision for impairment	335 513	166 755
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(40 892)	(125 007)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	294 621	41 748
11	Net Income/(loss) from foreign exchange transactions	4 593 765	3 680 758
12	Income from services and commissions received	1 832 554	1 159 789
13	Islamic principles banking fees - income	14	7
14	Fees for services and commissions paid	(2 164 706)	(766 694)
15	Islamic principles banking fees - expenses	(22 999)	-
16	Net gain/(loss) on investments in securities	10 206	37 344
17	Other income	144 872	2 494 346
18	Net non-interest income	4 393 706	6 605 550
19	Operating income	6 006 287	6 725 529
20	Operating expenses	(3 046 854)	(2 045 281)
21	Operating profit	2 959 433	4 680 248
22	(Generation)/ recovery of provision for impairment for other transactions	(51 552)	(265 452)
23	Profit before income tax	2 907 881	4 414 796
24	Income tax expense	(297 615)	(480 460)
25	Profit	2 610 266	3 934 336
26	Total comprehensive income	2 610 266	3 934 336
27	Earnings per share, KGS	48,31	66,71

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 30 November 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%	10,8%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,3%
Maximum interbank placements risk (K1.3)	not more than 30%	19,3%
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 12,5%	15,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	10,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	10,1%
Leverage ratio (K2.4)	not less than 6%	6,8%
Liquidity ratio (K3.1)	not less than 45%	76,8%
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%	16,5%
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

M. Kakeev

Deputy Head of the Finance and Economic Department

M. Daniyarov

