

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

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		May 31, 2023	May 31, 2022	December 31, 2022
<b>ASSETS</b>				
1	Cash on hand	19 782 468	4 310 519	13 316 824
2	Funds in NBKR	4 684 857	3 046 177	4 234 384
3	Funds in banks and other financial institutions	16 563 269	4 400 975	14 120 633
4	Precious metals	38 929	34 680	35 712
5	Investments at amortised cost (government bonds and bills)	432 573	963 440	1 013 894
6	Investments in shares at fair value	88 600	44 300	88 600
7	REPO transactions	-	-	-
8	Loans to customers	18 641 883	13 831 174	15 654 589
9	(Provisions for loans and financial leasing)	(2 024 502)	(1 136 572)	(1 239 709)
10	Gross net credits	16 617 381	12 694 602	14 414 880
11	Financing by Islamic principles banking	1 791 942	1 172 230	1 363 639
12	(Provisions for financing by Islamic principles banking)	(148 457)	(71 645)	(60 333)
13	Gross net financing by Islamic principles banking	1 643 485	1 100 585	1 303 307
14	Financial assets at fair value through profit or loss	-	65 949	28 820
15	Fixed assets and intangible assets	2 430 267	1 836 592	2 286 347
16	Other property	319 466	359 278	361 922
17	Other assets	2 106 202	1 932 436	929 801
18	<b>TOTAL: ASSETS</b>	<b>64 707 497</b>	<b>30 789 533</b>	<b>52 135 123</b>
<b>LIABILITIES</b>				
19	Liabilities to the National Bank	-	290 800	-
20	Other borrowed funds	3 486 915	2 984 684	3 147 134
21	Deposits of banks and financial institutions	616 453	568 119	381 900
22	Client funds	51 078 102	19 937 212	38 791 246
23	Customers' deposits by Islamic banking principles	452 218	177 934	308 241
24	Financial liabilities at fair value through profit or loss	30 459	15 811	39 057
25	Provisions for contingent liabilities	10 011	6 754	11 237
26	Current income tax liabilities	49 600	140 210	239 406
27	Other liabilities	2 169 544	2 613 015	1 477 359
28	Subordinated loan	87 914	82 873	85 997
29	<b>TOTAL LIABILITIES</b>	<b>57 981 216</b>	<b>26 817 412</b>	<b>44 481 577</b>
<b>EQUITY</b>				
29	Common stock	5 186 000	2 771 743	2 771 743
30	Revaluation reserve	19 780	7 123	19 780
31	Undistributed profits	1 520 501	1 193 255	4 862 023
32	<b>TOTAL EQUITY</b>	<b>6 726 281</b>	<b>3 972 121</b>	<b>7 653 546</b>
33	<b>TOTAL: LIABILITIES AND EQUITY</b>	<b>64 707 497</b>	<b>30 789 533</b>	<b>52 135 123</b>

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



## STATEMENT OF COMPREHENSIVE INCOME

for the month ending 31 May 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		May 31, 2023	May 31, 2022
		(including)	(including)
1	Interest income	1 044 497	737 155
2	Interest expenses	(434 146)	(423 239)
3	<b>Net interest income</b>	<b>610 351</b>	<b>313 916</b>
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(297 937)	(266 469)
5	<b>NET INTEREST INCOME AFTER LOAN LOSS PROVISION</b>	<b>312 414</b>	<b>47 447</b>
6	Financing by Islamic principles banking - income	111 538	72 532
7	Financing by Islamic principles banking - expenses	(3 285)	(2 270)
8	<b>Net income / loss on Islamic financing principles before provision for impairment</b>	<b>108 253</b>	<b>70 262</b>
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	21 358	(31 615)
10	<b>NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING</b>	<b>129 611</b>	<b>38 647</b>
11	Net Income/(loss) from foreign exchange transactions	2 020 274	909 104
12	Income from services and commissions received	783 383	255 974
13	Islamic principles banking fees - income	8	-
14	Fees for services and commissions paid	(982 629)	(81 181)
15	Islamic principles banking fees - expenses	(7 474)	-
16	Net gain/(loss) on investments in securities	-	-
17	Other income	(14 382)	433 573
18	<b>Net non-interest income</b>	<b>1 799 180</b>	<b>1 517 470</b>
19	Operating income	2 241 205	1 603 564
20	Operating expenses	(854 255)	(646 920)
21	<b>Operating profit</b>	<b>1 386 950</b>	<b>956 644</b>
22	(Generation)/ recovery of provision for impairment for other transactions	32 666	19 058
23	<b>Profit before income tax</b>	<b>1 419 616</b>	<b>975 702</b>
24	Income tax expense	(99 115)	(110 000)
25	<b>Profit</b>	<b>1 320 501</b>	<b>865 702</b>
26	<b>Total comprehensive income</b>	<b>1 320 501</b>	<b>865 702</b>
27	Earnings per share, KGS	23,06	14,68

Chairman of the Management Board



Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
for the month ending 31 May 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%	5,4%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	4,4%
Maximum interbank placements risk (K1.3)	not more than 30%	16,4%
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%	17,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6,5%	14,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 5%	14,5%
Leverage ratio (K2.4)	not less than 6%	8,0%
Liquidity ratio (K3.1)	not less than 45%	88,5%
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%	19,7%
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.**

**Head of Financial-Economical Department**



**Aliev A.R.**