

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

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

KGS in thousands

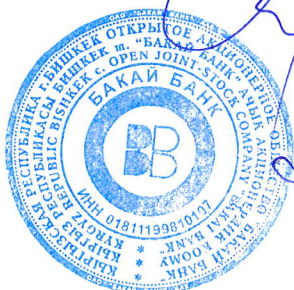
No.	Name of accounts	Reporting period		
		July 31, 2023	July 31, 2022	Previous period December 31, 2022
ASSETS				
1	Cash on hand	16 246 857	4 174 037	13 316 824
2	Funds in NBKR	4 993 198	2 383 201	4 234 384
3	Funds in banks and other financial institutions	16 806 782	7 847 581	14 120 633
4	Precious metals	39 318	31 870	35 712
5	Investments at amortised cost (government bonds and bills)	430 835	1 200 326	1 013 894
6	Investments in shares at fair value	88 600	44 300	88 600
7	REPO transactions	-	-	-
8	Loans to customers	19 930 913	14 459 019	15 654 589
9	(Provisions for loans and financial leasing)	(2 051 176)	(1 346 603)	(1 239 709)
10	Gross net credits	17 879 737	13 112 416	14 414 880
11	Financing by Islamic principles banking	2 264 673	1 271 486	1 363 639
12	(Provisions for financing by Islamic principles banking)	(168 330)	(81 875)	(60 333)
13	Gross net financing by Islamic principles banking	2 096 343	1 189 611	1 303 307
14	Financial assets at fair value through profit or loss	44 108	37 078	28 820
15	Fixed assets and intangible assets	2 491 713	1 841 787	2 286 347
16	Other property	313 958	397 820	361 922
17	Other assets	6 478 985	984 441	929 801
18	TOTAL: ASSETS	67 910 434	33 244 468	52 135 123
LIABILITIES				
19	Liabilities to the National Bank	-	-	-
20	Other borrowed funds	3 494 911	2 702 900	3 147 134
21	Deposits of banks and financial institutions	522 902	391 422	381 900
22	Client funds	51 367 943	22 932 248	38 791 246
23	Customers' deposits by Islamic banking principles	446 462	250 586	308 241
24	Financial liabilities at fair value through profit or loss	105 987	10 882	39 057
25	Provisions for contingent liabilities	8 011	6 994	11 237
26	Current income tax liabilities	116 600	210 210	239 406
27	Other liabilities	4 635 850	2 107 538	1 477 359
28	Subordinated loan	87 962	83 481	85 997
29	TOTAL LIABILITIES	60 786 628	28 696 261	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	1 918 026	1 769 341	4 862 023
32	TOTAL EQUITY	7 123 806	4 548 207	7 653 546
33	TOTAL: LIABILITIES AND EQUITY	67 910 434	33 244 468	52 135 123

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



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

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		July 31, 2023	July 31, 2022
		(including)	(including)
1	Interest income	1 561 787	1 098 518
2	Interest expenses	(630 255)	(595 751)
3	Net interest income	931 532	502 767
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(345 628)	(478 467)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	585 904	24 300
6	Financing by Islamic principles banking - income	180 161	105 491
7	Financing by Islamic principles banking - expenses	(4 662)	(3 366)
8	Net income / loss on Islamic financing principles before provision for impairment	175 499	102 125
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	1 484	(41 844)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	176 983	60 281
11	Net Income/(loss) from foreign exchange transactions	2 672 761	1 726 112
12	Income from services and commissions received	1 105 693	482 639
13	Islamic principles banking fees - income	10	2
14	Fees for services and commissions paid	(1 241 467)	(289 290)
15	Islamic principles banking fees - expenses	(15 801)	-
16	Net gain/(loss) on investments in securities	40 826	-
17	Other income	(42 433)	1 229 955
18	Net non-interest income	2 519 589	3 149 418
19	Operating income	3 282 476	3 233 999
20	Operating expenses	(1 310 891)	(1 095 084)
21	Operating profit	1 971 585	2 138 915
22	(Generation)/ recovery of provision for impairment for other transactions	(87 444)	(189 574)
23	Profit before income tax	1 884 141	1 949 341
24	Income tax expense	(166 115)	(180 000)
25	Profit	1 718 026	1 769 341
26	Total comprehensive income	1 718 026	1 769 341
27	Earnings per share, KGS	30,92	30,00

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 31 July 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%	5,0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	4,0%
Maximum interbank placements risk (K1.3)	not more than 30%	19,6%
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%	15,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6,5%	11,6%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 5%	11,6%
Leverage ratio (K2.4)	not less than 6%	7,6%
Liquidity ratio (K3.1)	not less than 45%	79,2%
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%	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 M.S.

Deputy Head of the Financial and Economic Department

Avazov E.A.