

STATEMENT OF COMPREHENSIVE INCOME

for the month ended 31 January 2024 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		January 31, 2024	January 31, 2023
		(including)	(including)
1	Interest income	301 087	178 144
2	Interest expenses	(128 593)	(78 566)
3	Net interest income	172 494	99 578
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(25 371)	(86 167)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	147 123	13 411
6	Financing by Islamic principles banking - income	28 412	19 448
7	Financing by Islamic principles banking - expenses	(453)	(735)
8	Net income / loss on Islamic financing principles before provision for impairment	27 959	18 713
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(29 219)	(1 216)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	(1 260)	17 497
11	Net Income/(loss) from foreign exchange transactions	357 228	239 951
12	Income from services and commissions received	179 111	132 553
13	Islamic principles banking fees - income	-	2
14	Fees for services and commissions paid	(252 828)	(150 376)
15	Islamic principles banking fees - expenses	-	(349)
16	Net gain/(loss) on investments in securities	-	-
17	Other income	106 851	288 329
18	Net non-interest income	390 362	510 110
19	Operating income	536 225	541 018
20	Operating expenses	(312 811)	(152 336)
21	Operating profit	223 414	388 682
22	(Generation)/ recovery of provision for impairment for other transactions	57 490	(8 288)
23	Profit before income tax	280 904	380 394
24	Income tax expense	(30 850)	(25 000)
25	Profit	250 054	355 394
26	Total comprehensive income	250 054	355 394
27	Earnings per share, KGS	4,24	6,03

Chairman of the Management Board

Abakirova U.A.

Chief Accountant



Sulaimanova A.K.

STATEMENT OF FINANCIAL POSITION
for the month ended 31 January 2024 (including)

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

No.	Name of accounts	KGS in thousands	
		Reporting period January 31, 2024	Previous period January 31, 2023
	ASSETS		
1	Cash on hand	18 470 498	21 899 953
2	Funds in NBKR	9 020 356	4 357 332
3	Funds in banks and other financial institutions	17 926 366	12 076 050
4	Precious metals	40 138	38 277
5	Investments at amortised cost (government bonds and bills)	2 189 168	426 925
6	Investments in shares at fair value	96 945	88 600
7	REPO transactions	-	-
8	Loans to customers	20 797 870	15 478 084
9	(Provisions for loans and financial leasing)	(2 129 665)	(1 813 062)
10	Gross net credits	18 668 205	13 665 022
11	Financing by Islamic principles banking	1 861 007	1 367 069
12	(Provisions for financing by Islamic principles banking)	(251 340)	(171 031)
13	Gross net financing by Islamic principles banking	1 609 667	1 196 038
14	Financial assets at fair value through profit or loss	27 106	-
15	Fixed assets and intangible assets	3 103 032	2 120 946
16	Other property	502 686	349 655
19	Investments and financial participation	150 000	-
17	Other assets	4 738 824	2 670 470
18	TOTAL: ASSETS	76 542 992	58 889 268
	LIABILITIES		
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 843 268	3 118 157
21	Deposits of banks and financial institutions	1 103 180	404 815
22	Client funds	59 002 634	44 063 470
23	Customers' deposits by Islamic banking principles	485 697	248 833
24	Financial liabilities at fair value through profit or loss	-	-
25	Provisions for contingent liabilities	24 974	38 164
26	Current income tax liabilities	9 217	9 839
27	Other liabilities	102 867	128 420
28	Subordinated loan	4 473 626	3 407 731
29	TOTAL LIABILITIES	69 138 586	51 505 898
	EQUITY		
29	Common stock	5 186 000	2 771 743
30	Revaluation reserve	28 125	19 780
31	Undistributed profits	2 190 282	4 591 847
32	TOTAL EQUITY	7 404 407	7 383 370
33	TOTAL: LIABILITIES AND EQUITY	76 542 992	58 889 268

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



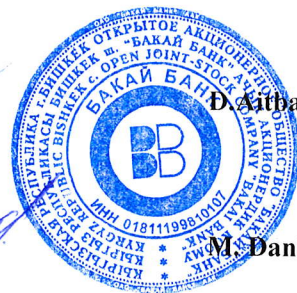
INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 January 2024 (including)

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%	11,6%
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%	16,9%
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 14%	15,2%
Capital Tier I Adequacy ratio (K2.2)	not less than 9,5%	15,0%
Basic Capital Tier I Adequacy ratio (K2.3)	not less than 8%	15,0%
Leverage ratio (K2.4)	not less than 6%	9,0%
Liquidity ratio (K3.1)	not less than 45%	92,0%
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%	17,0%
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%	-

Financial Director



D. Aitbaeva

Head of Accounting and Tax Reporting Department

M. Daniyarov