

STATEMENT OF FINANCIAL POSITION
for the month ending 30 April 2022 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		April 30, 2022	April 30, 2021	December 31, 2021
ASSETS				
1	Cash on hand	2 717 469	1 510 357	2 203 414
2	Funds in NBKR	2 426 798	1 028 301	2 858 235
3	Funds in banks and other financial institutions	3 858 762	1 931 053	2 846 264
4	Precious metals	36 075	45 304	46 008
5	Investments at amortised cost (government bonds and bills)	658 766	655 956	683 645
6	Investments in shares at fair value	44 300	44 300	44 300
7	REPO transactions	-	-	-
8	Loans to customers	13 735 434	12 614 979	13 524 108
9	(Provisions for loans and financial leasing)	(1 034 597)	(909 545)	(794 629)
10	Gross net credits	12 700 837	11 705 434	12 729 479
11	Financing by Islamic principles banking	1 138 088	876 691	1 116 280
12	(Provisions for financing by Islamic principles banking)	(69 193)	(22 281)	(49 655)
13	Gross net financing by Islamic principles banking	1 068 895	854 410	1 066 625
14	Financial assets at fair value through profit or loss	55 491	19 227	2 944
15	Fixed assets and intangible assets	1 833 342	1 306 152	1 699 428
16	Other property	361 550	245 470	364 854
17	Other assets	984 917	570 148	380 298
18	TOTAL ASSETS	26 747 202	19 916 112	24 925 494
LIABILITIES				
19	Liabilities to the National Bank	475 676	500 764	475 743
20	Other borrowed funds	2 918 944	2 442 455	3 130 200
21	Deposits of banks and financial institutions	364 103	348 165	417 103
22	Client funds	17 524 161	12 641 261	16 362 999
23	Customers' deposits by Islamic banking principles	183 070	254 531	255 928
24	Reverse REPO transactions	-	-	-
24	Financial liabilities at fair value through profit or loss	4 015	2 937	17 526
25	Provisions for contingent liabilities	6 845	7 096	7 861
26	Current income tax liabilities	82 274	63 363	35 217
27	Other liabilities	1 621 664	840 717	1 114 359
29	Subordinated loan	82 405	-	-
30	TOTAL LIABILITIES	23 263 157	17 101 289	21 816 936
EQUITY				
31	Common stock	2 771 743	2 771 743	2 771 743
30	Revaluation reserve	7 123	7 123	7 123
31	Undistributed profits	705 179	35 957	329 692
32	TOTAL EQUITY	3 484 045	2 814 823	3 108 558
33	TOTAL LIABILITIES AND EQUITY	26 747 202	19 916 112	24 925 494

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant




Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME

for the month ending 30 April 2022 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		April 30, 2022	April 30, 2021
		(including)	(including)
1	Interest income	585 323	473 859
2	Interest expenses	(336 432)	(210 911)
3	Net interest income	248 891	262 948
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(164 494)	(118 621)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	84 397	144 327
6	Financing by Islamic principles banking - income	57 998	40 306
7	Financing by Islamic principles banking - expenses	(1 808)	(855)
8	Net income / loss on Islamic financing principles before provision for impairment	56 190	39 451
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(29 163)	(4 510)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	27 027	34 941
11	Net Income/(loss) from foreign exchange transactions	213 114	99 429
12	Income from services and commissions received	178 035	120 121
13	Islamic principles banking fees - income	-	10
14	Fees for services and commissions paid	(45 581)	(15 761)
15	Islamic principles banking fees - expenses	-	-
16	Net gain/(loss) on investments in securities	-	-
17	Other income	425 411	414
18	Net non-interest income	770 979	204 213
19	Operating income	882 403	383 481
20	Operating expenses	(466 571)	(363 412)
21	Operating profit	415 832	20 069
22	(Generation)/ recovery of provision for impairment for other transactions	3 795	21 650
23	Profit before income tax	419 627	41 719
24	Income tax expense	(42 000)	(5 762)
25	Profit	377 627	35 957
26	Total comprehensive income	377 627	35 957
27	Earnings per share, KGS	6,40	0,63

Chairman of the Management Board

Chief Accountant




Satarova N.Zh.

Sulaimanova A.K.

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending April 30 2022 (including)

O.JSC "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%	7,6%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	10,3%
Maximum interbank placements risk (K1.3)	not more than 30%	32,8%
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%	18,1%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	14,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	14,7%
Leverage ratio (K2.4)	not less than 6%	14,0%
Liquidity ratio (K3.1)	not less than 45%	78,0%
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 30%	18,1%
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 Board

Iusupov M.M.

Head of Financial-Economical Department

Masydykova M.J.

