

STATEMENT OF FINANCIAL POSITION
for the month ending 31 May 2022 (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, 2022	May 31, 2021	December 31, 2021
ASSETS				
1	Cash on hand	4 310 519	1 704 727	2 203 414
2	Funds in NBKR	3 046 177	1 263 147	2 858 235
3	Funds in banks and other financial institutions	4 400 975	1 603 736	2 846 264
4	Precious metals	34 680	47 636	46 008
5	Investments at amortised cost (government bonds and bills)	963 440	660 181	683 645
6	Investments in shares at fair value	44 300	44 300	44 300
7	REPO transactions	-	-	-
8	Loans to customers	13 831 174	12 883 885	13 524 108
9	(Provisions for loans and financial leasing)	(1 136 572)	(884 672)	(794 629)
10	Gross net credits	12 694 602	11 999 213	12 729 479
11	Financing by Islamic principles banking	1 172 230	947 259	1 116 280
12	(Provisions for financing by Islamic principles banking)	(71 645)	(24 706)	(49 655)
13	Gross net financing by Islamic principles banking	1 100 585	922 553	1 066 625
14	Financial assets at fair value through profit or loss	65 949	207	2 944
15	Fixed assets and intangible assets	1 836 592	1 301 930	1 699 428
16	Other property	359 278	240 917	364 854
17	Other assets	1 932 436	1 128 071	380 298
18	TOTAL ASSETS	30 789 533	20 916 618	24 925 494
LIABILITIES				
19	Liabilities to the National Bank	290 800	500 833	475 743
20	Other borrowed funds	2 984 684	2 440 961	3 130 200
21	Deposits of banks and financial institutions	568 119	350 112	417 103
22	Client funds	19 937 212	12 942 578	16 362 999
23	Customers' deposits by Islamic banking principles	177 934	235 223	255 928
24	Reverse REPO transactions	-	-	-
24	Financial liabilities at fair value through profit or loss	15 811	1 896	17 526
25	Provisions for contingent liabilities	6 754	6 043	7 861
26	Current income tax liabilities	140 210	67 363	35 217
27	Other liabilities	2 613 015	1 517 160	1 114 359
29	Subordinated loan	82 873	-	-
30	TOTAL LIABILITIES	26 817 412	18 062 169	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	1 193 255	75 583	329 692
32	TOTAL EQUITY	3 972 121	2 854 449	3 108 558
33	TOTAL LIABILITIES AND EQUITY	30 789 533	20 916 618	24 925 494

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



STATEMENT OF COMPREHENSIVE INCOME
for the month ending 31 May 2022 (including)

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

KGS in thousands

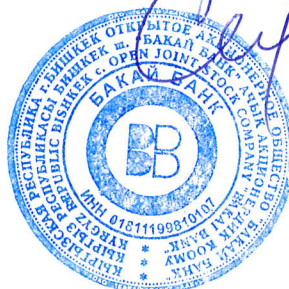
No.	Name of accounts	Reporting period	Reporting period
		May 31, 2022	May 31, 2021
		(including)	(including)
1	Interest income	737 155	602 680
2	Interest expenses	(423 239)	(267 290)
3	Net interest income	313 916	335 390
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(266 469)	(93 695)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	47 447	241 695
6	Financing by Islamic principles banking - income	72 532	52 532
7	Financing by Islamic principles banking - expenses	(2 270)	(1 123)
8	Net income / loss on Islamic financing principles before provision for impairment	70 262	51 409
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(31 615)	(6 934)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	38 647	44 475
11	Net Income/(loss) from foreign exchange transactions	909 104	112 169
12	Income from services and commissions received	255 974	156 641
13	Islamic principles banking fees - income	-	13
14	Fees for services and commissions paid	(81 181)	(20 152)
15	Islamic principles banking fees - expenses	-	-
16	Net gain/(loss) on investments in securities	-	-
17	Other income	433 573	2 981
18	Net non-interest income	1 517 470	251 652
19	Operating income	1 603 564	537 822
20	Operating expenses	(646 920)	(460 668)
21	Operating profit	956 644	77 154
22	(Generation)/ recovery of provision for impairment for other transactions	19 058	8 191
23	Profit before income tax	975 702	85 345
24	Income tax expense	(110 000)	(9 762)
25	Profit	865 702	75 583
26	Total comprehensive income	865 702	75 583
27	Earnings per share, KGS	14,68	1,31

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 2022 (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%	6,8%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	8,9%
Maximum interbank placements risk (K1.3)	not more than 30%	3,0%
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%	20,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	14,9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	14,9%
Leverage ratio (K2.4)	not less than 6%	13,8%
Liquidity ratio (K3.1)	not less than 45%	84,1%
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%	20,8%
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 Board

Iusupov M.M.

Deputy Head of the Financial Economic Department

Ponomarenko I.V.

