

**STATEMENT OF FINANCIAL POSITION**  
for the month ending 31 July 2022 (including)

**OJSC "Bakai Bank"**

Michurina street 56, Bishkek, Kyrgyz Republic

KGS thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		July 31, 2022	July 31, 2021	December 31, 2021
	<b>ASSETS</b>			
1	Cash on hand	4 174 037	2 200 497	2 203 414
2	Funds in NBKR	2 383 201	2 152 007	2 858 235
3	Funds in banks and other financial institutions	7 847 581	2 434 794	2 846 264
4	Precious metals	31 870	45 594	46 008
5	Investments at amortised cost (government bonds and bills)	1 200 326	453 694	683 645
6	Investments in shares at fair value	44 300	44 300	44 300
7	REPO transactions	-	-	-
8	Loans to customers	14 459 019	13 007 736	13 524 108
9	(Provisions for loans and financial leasing)	(1 346 603)	(898 103)	(794 629)
10	Gross net credits	13 112 416	12 109 633	12 729 479
11	Financing by Islamic principles banking	1 271 486	1 044 716	1 116 280
12	(Provisions for financing by Islamic principles banking)	(81 875)	(29 436)	(49 655)
13	Gross net financing by Islamic principles banking	1 189 611	1 015 280	1 066 625
14	Financial assets at fair value through profit or loss	37 078	316	2 944
15	Fixed assets and intangible assets	1 841 787	1 641 692	1 699 428
16	Other property	397 820	231 192	364 854
17	Other assets	984 441	681 268	380 298
18	<b>TOTAL ASSETS</b>	<b>33 244 468</b>	<b>23 010 267</b>	<b>24 925 494</b>
	<b>LIABILITIES</b>			
19	Liabilities to the National Bank	-	475 742	475 743
20	Other borrowed funds	2 702 900	2 975 020	3 130 200
21	Deposits of banks and financial institutions	391 422	367 417	417 103
22	Client funds	22 932 248	14 578 136	16 362 999
23	Customers' deposits by Islamic banking principles	250 586	253 166	255 928
24	Reverse REPO transactions	-	-	-
24	Financial liabilities at fair value through profit or loss	10 882	2 994	17 526
25	Provisions for contingent liabilities	6 994	6 176	7 861
26	Current income tax liabilities	210 210	50 611	35 217
27	Other liabilities	2 107 538	1 332 041	1 114 359
29	Subordinated loan	83 481	-	-
30	<b>TOTAL LIABILITIES</b>	<b>28 696 261</b>	<b>20 041 303</b>	<b>21 816 936</b>
	<b>EQUITY</b>			
31	Common stock	2 771 743	2 771 743	2 771 743
30	Revaluation reserve	7 123	7 123	7 123
31	Undistributed profits	1 769 341	190 098	329 692
32	<b>TOTAL EQUITY</b>	<b>4 548 207</b>	<b>2 968 964</b>	<b>3 108 558</b>
33	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>33 244 468</b>	<b>23 010 267</b>	<b>24 925 494</b>

Chairman of the Management Board

Chief Accountant




Satarova N.Zh.

Sulaimanova A.K.

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

OJSC "Bakai Bank"

Michurina street 56, Bishkek, Kyrgyz Republic

KGS thousands

No.	Name of accounts	Reporting period	Reporting period
		July 31, 2022	July 31, 2021
		(including)	(including)
1	Interest income	1 098 518	857 245
2	Interest expenses	(595 751)	(397 311)
3	<b>Net interest income</b>	<b>502 767</b>	<b>459 934</b>
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(478 467)	(109 149)
5	<b>NET INTEREST INCOME AFTER LOAN LOSS PROVISION</b>	<b>24 300</b>	<b>350 785</b>
6	Financing by Islamic principles banking - income	105 491	79 348
7	Financing by Islamic principles banking - expenses	(3 366)	(1 759)
8	<b>Net income / loss on Islamic financing principles before provision for impairment</b>	<b>102 125</b>	<b>77 589</b>
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(41 844)	(11 671)
10	<b>NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING</b>	<b>60 281</b>	<b>65 918</b>
11	Net Income/(loss) from foreign exchange transactions	1 726 112	170 378
12	Income from services and commissions received	482 639	239 668
13	Islamic principles banking fees - income	2	19
14	Fees for services and commissions paid	(289 290)	(29 335)
15	Islamic principles banking fees - expenses	-	-
17	Other income	1 229 955	38 077
18	<b>Net non-interest income</b>	<b>3 149 418</b>	<b>418 807</b>
19	Operating income	3 233 999	835 510
20	Operating expenses	(1 095 084)	(639 602)
21	<b>Operating profit</b>	<b>2 138 915</b>	<b>195 908</b>
22	(Generation)/ recovery of provision for impairment for other transactions	(189 574)	8 618
23	<b>Profit before income tax</b>	<b>1 949 341</b>	<b>204 526</b>
24	Income tax expense	(180 000)	(14 428)
25	<b>Profit</b>	<b>1 769 341</b>	<b>190 098</b>
26	<b>Total comprehensive income</b>	<b>1 769 341</b>	<b>190 098</b>
27	Earnings per share, KGS	30,00	3,27

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



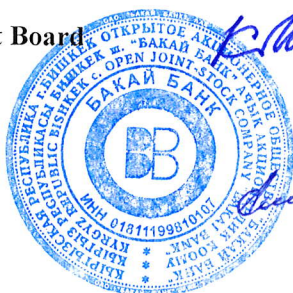
**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
for the month ending 31 July 2022 (including)

**O.JSC "Bakai Bank"**

Michurina street 56, 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%	7,8%
Maximum interbank placements risk (K1.3)	not more than 30%	19,9%
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 12%	20,3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	12,4%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	12,4%
Leverage ratio (K2.4)	not less than 6%	14,5%
Liquidity ratio (K3.1)	not less than 45%	94,5%
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%	22,0%
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%	-

First Deputy Chairman of the Management Board



Kakeev M.S.

Head of Financial-Economical Department

Aliev A.R.