

STATEMENT OF FINANCIAL POSITION
for the month ended 31 October 2022 (including)

OJSC "Bakai Bank"

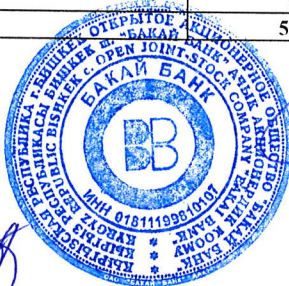
56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		October 31, 2022	October 31, 2021	December 31, 2021
ASSETS				
1	Cash on hand	17 211 125	2 203 534	2 203 414
2	Funds in NBKR	3 817 285	1 341 750	2 858 235
3	Funds in banks and other financial institutions	8 616 730	3 183 692	2 846 264
4	Precious metals	30 807	46 382	46 008
5	Investments at amortised cost (government bonds and bills)	1 083 911	1 092 258	683 645
6	Investments in shares at fair value	88 600	44 300	44 300
7	REPO transactions	-	-	-
8	Loans to customers	14 983 795	13 482 926	13 524 108
9	(Provisions for loans and financial leasing)	(1 695 726)	(934 037)	(794 629)
10	Gross net credits	13 288 069	12 548 889	12 729 479
11	Financing by Islamic principles banking	1 258 479	1 062 986	1 116 280
12	(Provisions for financing by Islamic principles banking)	(113 011)	(35 833)	(49 655)
13	Gross net financing by Islamic principles banking	1 145 468	1 027 153	1 066 625
14	Financial assets at fair value through profit or loss	36 281	2 290	2 944
15	Fixed assets and intangible assets	2 004 445	1 659 363	1 699 428
16	Other property	372 772	344 184	364 854
17	Other assets	8 460 046	671 762	380 298
18	TOTAL: ASSETS	56 155 539	24 165 557	24 925 494
LIABILITIES				
19	Liabilities to the National Bank	-	475 742	475 743
20	Other borrowed funds	2 947 936	3 030 333	3 130 200
21	Deposits of banks and financial institutions	381 272	356 921	417 103
22	Client funds	36 285 569	15 569 910	16 362 999
23	Customers' deposits by Islamic banking principles	452 446	218 520	255 928
24	Reverse REPO transactions	-	-	-
24	Financial liabilities at fair value through profit or loss	10 469	4 907	17 526
25	Provisions for contingent liabilities	5 869	5 821	7 861
26	Current income tax liabilities	107 975	56 210	35 217
27	Other liabilities	9 587 807	1 428 815	1 114 359
29	Subordinated loan	83 556	-	-
30	TOTAL LIABILITIES	49 862 899	21 147 179	21 816 936
EQUITY				
31	Common stock	2 771 743	2 771 743	2 771 743
30	Revaluation reserve	19 780	7 123	7 123
31	Undistributed profits	3 501 117	239 512	329 692
32	TOTAL EQUITY	6 292 640	3 018 378	3 108 558
33	TOTAL: LIABILITIES AND EQUITY	56 155 539	24 165 557	24 925 494

Chairman of the Management Board

Chief Accountant



Satarova N.Zh.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME

for the month ended 31 October 2022 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

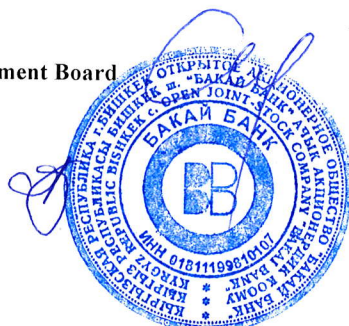
No.	Name of accounts	Reporting period	Reporting period
		October 31, 2022	October 31, 2021
		(including)	(including)
1	Interest income	1 626 500	1 280 734
2	Interest expenses	(830 642)	(618 129)
3	Net interest income	795 858	662 605
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(829 518)	(148 336)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	(33 660)	514 269
6	Financing by Islamic principles banking - income	155 295	122 238
7	Financing by Islamic principles banking - expenses	(5 259)	(2 806)
8	Net income / loss on Islamic financing principles before provision for impairment	150 036	119 432
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(72 981)	(18 063)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	77 055	101 369
11	Net Income/(loss) from foreign exchange transactions	3 240 513	252 150
12	Income from services and commissions received	973 970	376 336
13	Islamic principles banking fees - income	5	24
14	Fees for services and commissions paid	(602 511)	(50 607)
15	Islamic principles banking fees - expenses	-	-
16	Net gain/(loss) on investments in securities	37 345	2 663
17	Other income	2 207 219	43 365
18	Net non-interest income	5 856 541	623 931
19	Operating income	5 899 936	1 239 570
20	Operating expenses	(1 726 975)	(934 614)
21	Operating profit	4 172 961	304 956
22	(Generation)/ recovery of provision for impairment for other transactions	(252 384)	(35 719)
23	Profit before income tax	3 920 577	269 237
24	Income tax expense	(419 460)	(29 725)
25	Profit	3 501 117	239 512
26	Total comprehensive income	3 501 117	239 512
27	Earnings per share, KGS	59,37	4,10

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.

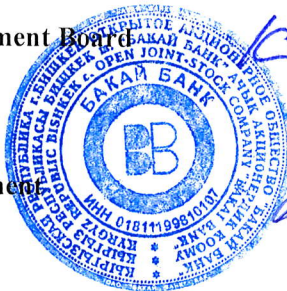


INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 October 2022 (including)

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%	6,7%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	5,4%
Maximum interbank placements risk (K1.3)	not more than 30%	8,6%
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%	20,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	8,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	8,8%
Leverage ratio (K2.4)	not less than 6%	11,6%
Liquidity ratio (K3.1)	not less than 45%	97,5%
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%	21,3%
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.