

STATEMENT OF FINANCIAL POSITION
for the month ended 31 December 2023 (including)

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

KGS in thousands

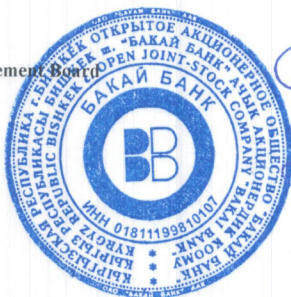
No.	Name of accounts	Reporting period	Previous period
		December 31, 2023	December 31, 2022
ASSETS			
1	Cash on hand	17 621 959	13 316 823
2	Funds in NBKR	8 057 495	4 234 384
3	Funds in banks and other financial institutions	17 639 666	14 120 633
4	Precious metals	40 967	35 712
5	Investments at amortised cost (government bonds and bills)	328 205	1 013 894
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	21 249 638	15 654 589
9	(Provisions for loans and financial leasing)	(2 104 211)	(1 239 709)
10	Gross net credits	19 145 427	14 414 880
11	Financing by Islamic principles banking	1 988 104	1 363 639
12	(Provisions for financing by Islamic principles banking)	(222 121)	(60 332)
13	Gross net financing by Islamic principles banking	1 765 983	1 303 307
14	Financial assets at fair value through profit or loss	115 148	28 820
15	Fixed assets and intangible assets	3 098 055	2 286 347
16	Other property	502 206	361 922
17	Other assets	2 784 394	929 801
18	TOTAL: ASSETS	71 188 105	52 135 123
LIABILITIES			
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 829 714	3 147 134
21	Deposits of banks and financial institutions	972 439	381 900
22	Client funds	55 553 835	38 791 246
23	Customers' deposits by Islamic banking principles	490 607	308 241
24	Financial liabilities at fair value through profit or loss	-	-
25	Provisions for contingent liabilities	19 427	39 057
26	Current income tax liabilities	9 114	11 237
27	Other liabilities	72 017	239 406
28	Subordinated loan	3 005 350	1 477 359
29	TOTAL LIABILITIES	89 595	85 997
		64 042 098	44 481 577
EQUITY			
29	Common stock	5 186 000	2 771 743
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	1 940 227	4 862 023
32	TOTAL EQUITY	7 146 007	7 653 546
33	TOTAL: LIABILITIES AND EQUITY	71 188 105	52 135 123

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



STATEMENT OF COMPREHENSIVE INCOME
for the month ended 31 December 2023 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		December 31, 2023	December 31, 2022
		(including)	(including)
1	Interest income	3 099 493	2 005 115
2	Interest expenses	(1 127 269)	(985 804)
3	Net interest income	1 972 224	1 019 311
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(398 088)	(861 037)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	1 574 136	158 274
6	Financing by Islamic principles banking - income	375 903	191 776
7	Financing by Islamic principles banking - expenses	(7 964)	(6 595)
8	Net income / loss on Islamic financing principles before provision for impairment	367 939	185 181
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(52 306)	(129 785)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	315 633	55 396
11	Net Income/(loss) from foreign exchange transactions	4 145 119	5 111 908
12	Income from services and commissions received	2 035 412	1 346 968
13	Islamic principles banking fees - income	15	8
14	Fees for services and commissions paid	(2 278 916)	(1 284 906)
15	Islamic principles banking fees - expenses	(22 999)	(81)
16	Net gain/(loss) on investments in securities	10 254	37 344
17	Other income	87 328	1 771 176
18	Net non-interest income	3 976 213	6 982 417
19	Operating income	5 865 982	7 196 087
20	Operating expenses	(3 930 320)	(2 170 174)
21	Operating profit	1 935 662	5 025 913
22	(Generation)/ recovery of provision for impairment for other transactions	97 862	(281 483)
23	Profit before income tax	2 033 524	4 744 430
24	Income tax expense	(293 297)	(507 977)
25	Profit	1 740 227	4 236 453
26	Total comprehensive income	1 740 227	4 236 453
27	Earnings per share, KGS	32,34	71,84

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 December 2023 (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%	12,0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,7%
Maximum interbank placements risk (K1.3)	not more than 30%	17,5%
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 12,5%	15,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	11,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	11,8%
Leverage ratio (K2.4)	not less than 6%	7,2%
Liquidity ratio (K3.1)	not less than 45%	81,1%
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 20%	17,2%
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

Deputy Head of the Finance and Economic Department

