

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

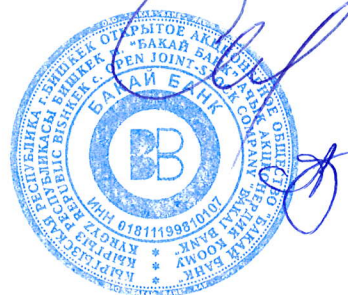
OJSC "Bakai Bank"
56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		January 31, 2023	January 31, 2022	December 31, 2022
	ASSETS			
1	Cash on hand	21 899 953	4 280 884	13 316 824
2	Funds in NBKR	4 357 332	1 789 796	4 234 384
3	Funds in banks and other financial institutions	12 076 050	3 686 599	14 105 773
4	Precious metals	38 277	45 545	36 648
5	Investments at amortised cost (government bonds and bills)	426 925	1 576 370	1 025 126
6	Investments in shares at fair value	88 600	44 300	88 600
7	REPO transactions	-	-	-
8	Loans to customers	15 478 084	13 331 077	15 653 564
9	(Provisions for loans and financial leasing)	(1 813 062)	(929 750)	(1 726 892)
10	Gross net credits	13 665 022	12 401 327	13 926 672
11	Financing by Islamic principles banking	1 367 069	1 066 658	1 363 639
12	(Provisions for financing by Islamic principles banking)	(171 031)	(40 825)	(169 815)
13	Gross net financing by Islamic principles banking	1 196 038	1 025 833	1 193 824
14	Financial assets at fair value through profit or loss	-	186	29 960
15	Fixed assets and intangible assets	2 120 946	1 773 883	2 122 584
16	Other property	349 655	360 435	361 922
17	Other assets	2 670 470	475 509	950 533
18	TOTAL: ASSETS	58 889 268	27 460 667	51 392 850
	LIABILITIES			
19	Liabilities to the National Bank	-	475 743	-
20	Other borrowed funds	3 118 157	2 894 462	3 146 498
21	Deposits of banks and financial institutions	404 815	354 245	381 900
22	Client funds	44 063 470	19 165 140	38 791 883
23	Customers' deposits by Islamic banking principles	248 833	217 511	257 311
24	Reverse REPO transactions	-	-	-
24	Financial liabilities at fair value through profit or loss	38 164	39 607	39 057
25	Provisions for contingent liabilities	9 839	7 007	11 237
26	Current income tax liabilities	128 420	55 500	103 420
27	Other liabilities	3 407 731	1 173 319	1 547 571
29	Subordinated loan	86 469	-	85 997
30	TOTAL LIABILITIES	51 505 898	24 382 534	44 364 874
	EQUITY			
31	Common stock	2 771 743	2 771 743	2 771 743
30	Revaluation reserve	19 780	7 123	19 780
31	Undistributed profits	4 591 847	299 267	4 236 453
32	TOTAL EQUITY	7 383 370	3 078 133	7 027 976
33	TOTAL: LIABILITIES AND EQUITY	58 889 268	27 460 667	51 392 850

Chairman of the Management Board

Chief Accountant



Satarova N.Zh.

Sulaimanova A.K.

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

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

KGS in thousands

No.	Name of accounts	Reporting period January 31, 2023	Reporting period January 31, 2022
1	Interest income	178 144	146 320
2	Interest expenses	(78 566)	(81 980)
3	Net interest income	99 578	64 340
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(86 167)	(58 952)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	13 411	5 388
6	Financing by Islamic principles banking - income	19 448	13 332
7	Financing by Islamic principles banking - expenses	(735)	(596)
8	Net income / loss on Islamic financing principles before provision for impairment	18 713	12 736
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 216)	(795)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	17 497	11 941
11	Net Income/(loss) from foreign exchange transactions	239 951	8 462
12	Income from services and commissions received	132 553	30 967
13	Islamic principles banking fees - income	2	-
14	Fees for services and commissions paid	(150 376)	(8 255)
15	Islamic principles banking fees - expenses	(349)	-
16	Net gain/(loss) on investments in securities	-	-
17	Other income	288 329	16 099
18	Net non-interest income	510 110	47 273
19	Operating income	541 018	64 603
20	Operating expenses	(152 336)	(95 380)
21	Operating profit	388 682	(30 777)
22	(Generation)/ recovery of provision for impairment for other transactions	(8 288)	2 492
23	Profit before income tax	380 394	(28 285)
24	Income tax expense	(25 000)	-
25	Profit	355 394	(28 285)
26	Total comprehensive income	355 394	(28 285)
27	Earnings per share, KGS	6,03	-

Chairman of the Management Board

Chief Accountant



Satarova N.Zh.

Sulaimanova A.K.

**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 January 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%	3,1%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	4,3%
Maximum interbank placements risk (K1.3)	not more than 30%	11,9%
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%	25,0%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6,5%	23,9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 5%	23,9%
Leverage ratio (K2.4)	not less than 6%	11,5%
Liquidity ratio (K3.1)	not less than 45%	100,9%
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%	26,6%
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.

