

STATEMENT OF FINANCIAL POSITION
for the month ending 28 February 2023 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

| No. | Name of accounts | Reporting period | Reporting period | Previous period |
|-----|--|-------------------|-------------------|-------------------|
| | | February 28, 2023 | February 28, 2022 | December 31, 2022 |
| | ASSETS | | | |
| 1 | Cash on hand | 18 942 821 | 4 175 724 | 13 316 824 |
| 2 | Funds in NBKR | 4 532 566 | 1 694 562 | 4 234 384 |
| 3 | Funds in banks and other financial institutions | 12 878 596 | 5 492 989 | 14 105 773 |
| 4 | Precious metals | 35 472 | 41 597 | 36 648 |
| 5 | Investments at amortised cost (government bonds and bills) | 426 805 | 1 677 748 | 1 025 126 |
| 6 | Investments in shares at fair value | 88 600 | 44 300 | 88 600 |
| 7 | REPO transactions | - | - | - |
| 8 | Loans to customers | 16 085 437 | 13 851 521 | 15 653 564 |
| 9 | (Provisions for loans and financial leasing) | (1 851 602) | (975 996) | (1 726 892) |
| 10 | Gross net credits | 14 233 835 | 12 875 525 | 13 926 672 |
| 11 | Financing by Islamic principles banking | 1 410 558 | 1 133 833 | 1 363 639 |
| 12 | (Provisions for financing by Islamic principles banking) | (173 862) | (50 377) | (169 815) |
| 13 | Gross net financing by Islamic principles banking | 1 236 696 | 1 083 456 | 1 193 824 |
| 14 | Financial assets at fair value through profit or loss | 136 | 66 088 | 29 960 |
| 15 | Fixed assets and intangible assets | 2 196 036 | 1 811 571 | 2 122 584 |
| 16 | Other property | 337 950 | 356 158 | 361 922 |
| 17 | Other assets | 2 600 651 | 805 904 | 950 533 |
| 18 | TOTAL: ASSETS | 57 510 164 | 30 125 622 | 51 392 850 |
| | LIABILITIES | | | |
| 19 | Liabilities to the National Bank | - | 475 545 | - |
| 20 | Other borrowed funds | 3 132 728 | 2 973 336 | 3 146 498 |
| 21 | Deposits of banks and financial institutions | 433 474 | 379 760 | 381 900 |
| 22 | Client funds | 42 721 582 | 21 352 257 | 38 791 883 |
| 23 | Customers' deposits by Islamic banking principles | 263 375 | 217 010 | 257 311 |
| 24 | Financial liabilities at fair value through profit or loss | 47 904 | 88 946 | 39 057 |
| 25 | Provisions for contingent liabilities | 10 022 | 7 132 | 11 237 |
| 26 | Current income tax liabilities | 158 420 | 55 500 | 103 420 |
| 27 | Other liabilities | 3 105 443 | 1 444 173 | 1 547 571 |
| 28 | Subordinated loan | 87 740 | - | 85 997 |
| 29 | TOTAL LIABILITIES | 49 960 688 | 26 993 659 | 44 364 874 |
| | EQUITY | | | |
| 29 | Common stock | 2 771 743 | 2 771 743 | 2 771 743 |
| 30 | Revaluation reserve | 19 780 | 7 123 | 19 780 |
| 31 | Undistributed profits | 4 757 953 | 353 097 | 4 236 453 |
| 32 | TOTAL EQUITY | 7 549 476 | 3 131 963 | 7 027 976 |
| 33 | TOTAL: LIABILITIES AND EQUITY | 57 510 164 | 30 125 622 | 51 392 850 |

Chairman of the Management Board

Chief Accountant



Satarova N.Zh.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME
for the month ending 28 February 2023 (including)

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

KGS in thousands

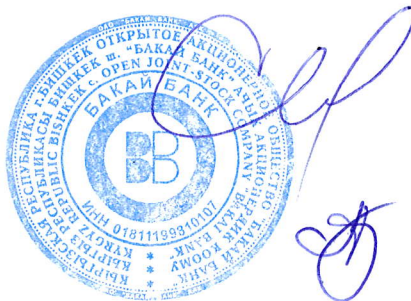
| No. | Name of accounts | Reporting period | Reporting period |
|-----|---|-------------------|-------------------|
| | | February 28, 2023 | February 28, 2022 |
| | | (including) | (including) |
| 1 | Interest income | 367 005 | 293 997 |
| 2 | Interest expenses | (149 787) | (167 071) |
| 3 | Net interest income | 217 218 | 126 926 |
| 4 | (Generation) / recovery of provision for impairment of assets for which interest is accrued | (124 753) | (105 273) |
| 5 | NET INTEREST INCOME AFTER LOAN LOSS PROVISION | 92 465 | 21 653 |
| 6 | Financing by Islamic principles banking - income | 38 133 | 27 663 |
| 7 | Financing by Islamic principles banking - expenses | (1 513) | (847) |
| 8 | Net income / loss on Islamic financing principles before provision for impairment | 36 620 | 26 816 |
| 9 | Formation of a reserve for impairment of assets placed on Islamic principles of financing | (4 048) | (10 347) |
| 10 | NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING | 32 572 | 16 469 |
| 11 | Net Income/(loss) from foreign exchange transactions | 756 537 | 19 803 |
| 12 | Income from services and commissions received | 282 442 | 64 987 |
| 13 | Islamic principles banking fees - income | 3 | - |
| 14 | Fees for services and commissions paid | (465 373) | (15 931) |
| 15 | Islamic principles banking fees - expenses | (1 127) | - |
| 16 | Net gain/(loss) on investments in securities | - | - |
| 17 | Other income | 185 155 | 84 225 |
| 18 | Net non-interest income | 757 637 | 153 084 |
| 19 | Operating income | 882 674 | 191 206 |
| 20 | Operating expenses | (309 985) | (189 089) |
| 21 | Operating profit | 572 689 | 2 117 |
| 22 | (Generation)/ recovery of provision for impairment for other transactions | 3 811 | 23 428 |
| 23 | Profit before income tax | 576 500 | 25 545 |
| 24 | Income tax expense | (55 000) | - |
| 25 | Profit | 521 500 | 25 545 |
| 26 | Total comprehensive income | 521 500 | 25 545 |
| 27 | Earnings per share, KGS | 8,84 | 0,43 |

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 28 February 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% | 3,7% |
| Maximum single exposure to one related party or group of related parties risk (K1.2) | not more than 15% | 4,1% |
| Maximum interbank placements risk (K1.3) | not more than 30% | 11,4% |
| 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% | 24,8% |
| Capital Tier 1 Adequacy ratio (K2.2) | not less than 6,5% | 23,1% |
| Basic Capital Tier 1 Adequacy ratio (K2.3) | not less than 5% | 11,8% |
| Leverage ratio (K2.4) | not less than 6% | 11,5% |
| Liquidity ratio (K3.1) | not less than 45% | 101,0% |
| 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% | 26,4% |
| 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% | - |

Chairman of the Management Board

Satarova N.Zh.

Head of Financial-Economical Department

Aliev A.R.

