

STATEMENT OF FINANCIAL POSITION
for the month ended 31 January 2022 (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, 2022	January 31, 2021	December 31, 2021
	ASSETS			
1	Cash on hand	4 280 884	1 874 371	2 203 414
2	Funds in NBKR	1 789 796	789 798	2 858 235
3	Funds in banks and other financial institutions	3 686 599	1 911 088	2 853 264
4	Precious metals	45 545	21 713	46 008
5	Investments at amortised cost (government bonds and bills)	1 576 370	958 885	696 495
6	Investments in shares at fair value	44 300	44 300	44 300
7	REPO transactions	-	-	-
8	Loans to customers	13 331 077	11 732 315	13 523 446
9	(Provisions for loans and financial leasing)	(929 750)	(883 720)	(870 798)
10	Gross net credits	12 401 327	10 848 595	12 652 648
11	Financing by Islamic principles banking	1 066 658	709 829	1 116 280
12	(Provisions for financing by Islamic principles banking)	(40 825)	(18 288)	(40 028)
13	Gross net financing by Islamic principles banking	1 025 833	691 541	1 076 252
14	Financial assets at fair value through profit or loss	186	139	2 944
15	Fixed assets and intangible assets	1 773 883	1 284 861	1 756 712
16	Other property	360 435	285 014	364 853
17	Other assets	475 509	341 869	388 987
18	TOTAL: ASSETS	27 460 667	19 052 174	24 944 112
	LIABILITIES			
19	Liabilities to the National Bank	475 743	500 833	475 742
20	Other borrowed funds	2 894 462	2 324 345	3 130 200
21	Deposits of banks and financial institutions	354 245	340 308	362 254
22	Client funds	19 165 140	11 909 975	16 417 847
23	Customers' deposits by Islamic banking principles	217 511	185 285	221 537
24	Financial liabilities at fair value through profit or loss	39 607	5 088	17 526
25	Provisions for contingent liabilities	7 007	21 050	7 861
26	Current income tax liabilities	55 500	54 330	55 500
27	Other liabilities	1 173 319	734 373	1 149 227
28	TOTAL LIABILITIES	24 382 534	16 125 642	21 837 694
	EQUITY			
29	Common stock	2 771 743	2 697 678	2 771 743
30	Revaluation reserve	7 123	7 123	7 123
31	Undistributed profits	299 267	221 731	327 552
32	TOTAL EQUITY	3 078 133	2 926 532	3 106 418
33	TOTAL: LIABILITIES AND EQUITY	27 460 667	19 052 174	24 944 112

Chairman of the Management Board

Solomko O.P.

Chief Accountant

Sulaimanova A.K.



STATEMENT OF COMPREHENSIVE INCOME

for the month ended 31 January 2022 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		January 31, 2022	January 31, 2021
		(including)	(including)
1	Interest income	146 320	114 794
2	Interest expenses	(81 980)	(49 571)
3	Net interest income	64 340	65 223
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(58 952)	(69 786)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	5 388	(4 563)
6	Financing by Islamic principles banking - income	13 332	8 033
7	Financing by Islamic principles banking - expenses	(596)	(264)
8	Net income / loss on Islamic financing principles before provision for impairment	12 736	7 769
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(795)	(527)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	11 941	7 242
11	Net Income/(loss) from foreign exchange transactions	8 462	40 922
12	Income from services and commissions received	30 967	23 096
13	Islamic principles banking fees - income	-	2
14	Fees for services and commissions paid	(8 255)	(3 034)
15	Islamic principles banking fees - expenses	-	-
16	Net gain/(loss) on investments in securities	-	-
17	Other income	16 099	(3 868)
18	Net non-interest income	47 273	57 118
19	Operating income	64 603	59 797
20	Operating expenses	(95 380)	(92 465)
21	Operating profit	(30 777)	(32 668)
22	(Generation) / recovery of provision for impairment for other transactions	2 492	(8 474)
23	Profit before income tax	(28 285)	(41 142)
24	Income tax expense	-	3 271
25	Profit	(28 285)	(37 871)
26	Total comprehensive income	(28 285)	(37 871)
27	Earnings per share, KGS	-	-

Chairman of the Management Board

Solomko O.P.

Chief Accountant

Sulaimanova A.K.



INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 January 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%	9,1%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	11,6%
Maximum interbank placements risk (K1.3)	not more than 30%	2,6%
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%	17,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	16,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	16,5%
Leverage ratio (K2.4)	not less than 6%	11,8%
Liquidity ratio (K3.1)	not less than 45%	86,4%
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 18%	17,8%
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

Iusupov M.M.

Head of Financial-Economical Department

Masydykova M.J.

