

**STATEMENT OF FINANCIAL POSITION**  
for the month ending 28 February 2022 (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, 2022 | February 28, 2021 | December 31, 2021 |
|     | <b>ASSETS</b>  |                   |                   |                   |
| 1   | Cash on hand   | 4 175 724         | 1 636 918         | 2 203 414         |
| 2   | Funds in NBKR  | 1 694 562         | 879 315           | 2 858 235         |
| 3   | Funds in banks and other financial institutions            | 5 492 989         | 2 638 170         | 2 853 264         |
| 4   | Precious metals  | 41 597            | 45 294            | 46 008            |
| 5   | Investments at amortised cost (government bonds and bills) | 1 677 748         | 653 460           | 696 495           |
| 6   | Investments in shares at fair value                        | 44 300            | 44 300            | 44 300            |
| 7   | REPO transactions  | -                 | -                 | -                 |
| 8   | Loans to customers   | 13 851 521        | 12 049 459        | 13 523 446        |
| 9   | (Provisions for loans and financial leasing)               | (975 996)         | (914 642)         | (870 798)         |
| 10  | Gross net credits  | 12 875 525        | 11 134 817        | 12 652 648        |
| 11  | Financing by Islamic principles banking                    | 1 133 833         | 765 218           | 1 116 280         |
| 12  | (Provisions for financing by Islamic principles banking)   | (50 377)          | (19 433)          | (40 028)          |
| 13  | Gross net financing by Islamic principles banking          | 1 083 456         | 745 785           | 1 076 252         |
| 14  | Financial assets at fair value through profit or loss      | 66 088            | -                 | 2 944             |
| 15  | Fixed assets and intangible assets                         | 1 811 571         | 1 291 321         | 1 756 712         |
| 16  | Other property   | 356 158           | 285 299           | 364 853           |
| 17  | Other assets   | 805 904           | 410 804           | 388 987           |
| 18  | <b>TOTAL: ASSETS</b>                                       | <b>30 125 622</b> | <b>19 765 483</b> | <b>24 944 112</b> |
|     | <b>LIABILITIES</b>   |                   |                   |                   |
| 19  | Liabilities to the National Bank                           | 475 545           | 500 626           | 475 742           |
| 20  | Other borrowed funds                                       | 2 973 336         | 2 421 236         | 3 130 200         |
| 21  | Deposits of banks and financial institutions               | 379 760           | 342 936           | 362 254           |
| 22  | Client funds   | 21 352 257        | 12 542 033        | 16 417 847        |
| 23  | Customers' deposits by Islamic banking principles          | 217 010           | 171 629           | 221 537           |
| 24  | Financial liabilities at fair value through profit or loss | 88 946            | 9 676             | 17 526            |
| 25  | Provisions for contingent liabilities                      | 7 132             | 9 283             | 7 861             |
| 26  | Current income tax liabilities                             | 55 500            | 58 330            | 55 500            |
| 27  | Other liabilities  | 1 444 173         | 768 845           | 1 149 227         |
| 28  | <b>TOTAL LIABILITIES</b>                                   | <b>26 993 659</b> | <b>16 824 594</b> | <b>21 837 694</b> |
|     | <b>EQUITY</b>  |                   |                   |                   |
| 29  | Common stock   | 2 771 743         | 2 697 678         | 2 771 743         |
| 30  | Revaluation reserve  | 7 123             | 7 123             | 7 123             |
| 31  | Undistributed profits                                      | 353 097           | 236 088           | 327 552           |
| 32  | <b>TOTAL EQUITY</b>  | <b>3 131 963</b>  | <b>2 940 889</b>  | <b>3 106 418</b>  |
| 33  | <b>TOTAL: LIABILITIES AND EQUITY</b>                       | <b>30 125 622</b> | <b>19 765 483</b> | <b>24 944 112</b> |

Chairman of the Management Board

Solomko O.P.

Chief Accountant

Sulaimanova A.K.



# STATEMENT OF COMPREHENSIVE INCOME

for the month ending 28 February 2022 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

| No. | Name of accounts  | Reporting period  | Reporting period  |
|-----|---|-------------------|-------------------|
|     |   | February 28, 2022 | February 28, 2021 |
|     |   | (including)       | (including)       |
| 1   | Interest income   | 293 997           | 236 103           |
| 2   | Interest expenses   | (167 071)         | (102 197)         |
| 3   | <b>Net interest income</b>  | <b>126 926</b>    | <b>133 906</b>    |
| 4   | (Generation) / recovery of provision for impairment of assets for which interest is accrued | (105 273)         | (98 319)          |
| 5   | <b>NET INTEREST INCOME AFTER LOAN LOSS PROVISION</b>  | <b>21 653</b>     | <b>35 587</b>     |
| 6   | Financing by Islamic principles banking - income  | 27 663            | 18 531            |
| 7   | Financing by Islamic principles banking - expenses  | (847)             | (407)             |
| 8   | <b>Net income / loss on Islamic financing principles before provision for impairment</b>    | <b>26 816</b>     | <b>18 124</b>     |
| 9   | Formation of a reserve for impairment of assets placed on Islamic principles of financing   | (10 347)          | (1 662)           |
| 10  | <b>NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING</b>                                 | <b>16 469</b>     | <b>16 462</b>     |
| 11  | Net Income/(loss) from foreign exchange transactions  | 19 803            | 59 038            |
| 12  | Income from services and commissions received   | 64 987            | 50 748            |
| 13  | Islamic principles banking fees - income  | -                 | 4                 |
| 14  | Fees for services and commissions paid  | (15 931)          | (8 118)           |
| 15  | Islamic principles banking fees - expenses  | -                 | -                 |
| 16  | Net gain/(loss) on investments in securities  | -                 | -                 |
| 17  | Other income  | 84 225            | (1 149)           |
| 18  | <b>Net non-interest income</b>  | <b>153 084</b>    | <b>100 523</b>    |
| 19  | Operating income  | 191 206           | 152 572           |
| 20  | Operating expenses  | (189 089)         | (181 622)         |
| 21  | <b>Operating profit</b>   | <b>2 117</b>      | <b>(29 050)</b>   |
| 22  | (Generation)/ recovery of provision for impairment for other transactions                   | 23 428            | 6 265             |
| 23  | <b>Profit before income tax</b>   | <b>25 545</b>     | <b>(22 785)</b>   |
| 24  | Income tax expense  | -                 | (729)             |
| 25  | <b>Profit</b>   | <b>25 545</b>     | <b>(23 514)</b>   |
| 26  | <b>Total comprehensive income</b>   | <b>25 545</b>     | <b>(23 514)</b>   |
| 27  | Earnings per share, KGS   | 0,43              | -                 |

Chairman of the Management Board

Solomko O.P.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
for the month ending 28 February 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%             | 9,3%                           |
| Maximum single exposure to one related party or group of related parties risk (K1.2)    | not more than 15%             | 11,4%                          |
| Maximum interbank placements risk (K1.3)  | not more than 30%             | 3,1%                           |
| 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%             | 16,7%                          |
| Capital Tier 1 Adequacy ratio (K2.2)  | not less than 6%              | 15,2%                          |
| Basic Capital Tier 1 Adequacy ratio (K2.3)  | not less than 4,5%            | 15,2%                          |
| Leverage ratio (K2.4)   | not less than 6%              | 11,0%                          |
| Liquidity ratio (K3.1)  | not less than 45%             | 90,1%                          |
| 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 18%             | 16,7%                          |
| 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.**

