

STATEMENT OF FINANCIAL POSITION
for the month ending 31 August 2022 (including)

OJSC "Bakai Bank"

Michurina street 56, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period	Previous period
		August 31, 2022	August 31, 2021	December 31, 2021
ASSETS				
1	Cash on hand	5 393 884	2 118 921	2 203 414
2	Funds in NBKR	3 078 244	1 503 969	2 858 235
3	Funds in banks and other financial institutions	8 233 210	2 355 896	2 846 264
4	Precious metals	30 859	43 751	46 008
5	Investments at amortised cost (government bonds and bills)	887 607	915 198	683 645
6	Investments in shares at fair value	88 600	44 300	44 300
7	REPO transactions	-	-	-
8	Loans to customers	14 284 218	13 285 055	13 524 108
9	(Provisions for loans and financial leasing)	(1 377 758)	(892 265)	(794 629)
10	Gross net credits	12 906 460	12 392 790	12 729 479
11	Financing by Islamic principles banking	1 253 600	1 094 384	1 116 280
12	(Provisions for financing by Islamic principles banking)	(82 315)	(35 375)	(49 655)
13	Gross net financing by Islamic principles banking	1 171 285	1 059 009	1 066 625
14	Financial assets at fair value through profit or loss	80 872	773	2 944
15	Fixed assets and intangible assets	1 936 165	1 643 960	1 699 428
16	Other property	398 288	244 045	364 854
17	Other assets	1 112 124	787 353	380 298
18	TOTAL ASSETS	35 317 598	23 109 965	24 925 494
LIABILITIES				
19	Liabilities to the National Bank	-	475 742	475 743
20	Other borrowed funds	2 730 541	2 966 921	3 130 200
21	Deposits of banks and financial institutions	387 802	363 455	417 103
22	Client funds	24 626 065	14 688 278	16 362 999
23	Customers' deposits by Islamic banking principles	203 250	241 869	255 928
24	Reverse REPO transactions	-	-	-
24	Financial liabilities at fair value through profit or loss	10 184	3 491	17 526
25	Provisions for contingent liabilities	7 094	7 036	7 861
26	Current income tax liabilities	53 742	43 312	35 217
27	Other liabilities	1 962 761	1 306 394	1 114 359
29	Subordinated loan	80 997	-	-
30	TOTAL LIABILITIES	30 062 436	20 096 498	21 816 936
EQUITY				
31	Common stock	2 771 743	2 771 743	2 771 743
30	Revaluation reserve	19 780	7 123	7 123
31	Undistributed profits	2 463 639	234 601	329 692
32	TOTAL EQUITY	5 255 162	3 013 467	3 108 558
33	TOTAL LIABILITIES AND EQUITY	35 317 598	23 109 965	24 925 494

Chairman of the Management Board

Chief Accountant



Satarova N.Zh.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME

for the month ending 31 August 2022 (including)

OJSC "Bakai Bank"

Michurina street 56, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		August 31, 2022	August 31, 2021
		(including)	(including)
1	Interest income	1 273 470	993 117
2	Interest expenses	(676 440)	(467 329)
3	Net interest income	597 030	525 788
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(510 822)	(103 342)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	86 208	422 446
6	Financing by Islamic principles banking - income	122 021	92 764
7	Financing by Islamic principles banking - expenses	(4 045)	(2 083)
8	Net income / loss on Islamic financing principles before provision for impairment	117 976	90 681
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(42 285)	(17 611)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	75 691	73 070
11	Net Income/(loss) from foreign exchange transactions	2 199 264	195 156
12	Income from services and commissions received	627 013	281 759
13	Islamic principles banking fees - income	2	20
14	Fees for services and commissions paid	(362 631)	(36 456)
15	Islamic principles banking fees - expenses	-	-
16	Net gain/(loss) on investments in securities	37 345	2 663
17	Other income	1 427 811	39 411
18	Net non-interest income	3 928 804	482 553
19	Operating income	4 090 703	978 069
20	Operating expenses	(1 216 660)	(731 558)
21	Operating profit	2 874 043	246 511
22	(Generation)/ recovery of provision for impairment for other transactions	(230 404)	4 517
23	Profit before income tax	2 643 639	251 028
24	Income tax expense	(180 000)	(16 427)
25	Profit	2 463 639	234 601
26	Total comprehensive income	2 463 639	234 601
27	Earnings per share, KGS	41,78	4,03

Chairman of the Management Board

Satarova N.Zh.

Chief Accountant

Sulaimanova A.K.



INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 31 August 2022 (including)

OJSC "Bakai Bank"

Michurina street 56, 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%	5,1%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	6,6%
Maximum interbank placements risk (K1.3)	not more than 30%	9,8%
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%	23,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 6%	12,5%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 4,5%	12,5%
Leverage ratio (K2.4)	not less than 6%	15,5%
Liquidity ratio (K3.1)	not less than 45%	93,3%
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%	25,6%
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

[Signature]
Kakeev M.S.

Head of Financial-Economical Department

[Signature]
Aliiev A.R.

