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

OJSC "Bakai Bank"

Michurina street 56, Bishkek, Kyrgyz Republic

1 Cas 2 Fun 3 Fun 4 Prec 6 Inve 6 Inve 7 REI 8 Loa 9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO 18 TO 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	Name of accounts SETS sh on hand ads in NBKR ads in banks and other financial institutions cious metals estiments at amortised cost (government bonds and bills) estiments in shares at fair value PO transactions uns to customers ovisions for loans and financial leasing) ses net credits ancing by Islamic principles banking	Reporting period August 31, 2022 5 393 884 3 078 244 8 233 210 30 859 887 607 88 600 14 284 218 (1 377 758)	Reporting period August 31, 2021 2 118 921 1 503 969 2 355 896 43 751 915 198 44 300 - 13 285 055	Previous period December 31, 2021 2 203 414 2 858 235 2 846 264 46 008 683 645 44 300
1 Cas 2 Fun 3 Fun 4 Prec 6 Inve 6 Inve 7 REI 8 Loa 9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO 18 TO 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	sh on hand ads in NBKR ads in banks and other financial institutions cious metals estments at amortised cost (government bonds and bills) estments in shares at fair value PO transactions ans to customers ovisions for loans and financial leasing) ass net credits ancing by Islamic principles banking	5 393 884 3 078 244 8 233 210 30 859 887 607 88 600 - 14 284 218 (1 377 758)	2 118 921 1 503 969 2 355 896 43 751 915 198 44 300	2 203 414 2 858 235 2 846 264 46 008 683 645
1 Cas 2 Fun 3 Fun 4 Prec 6 Inve 6 Inve 7 REI 8 Loa 9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO 18 TO 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	sh on hand ads in NBKR ads in banks and other financial institutions cious metals estments at amortised cost (government bonds and bills) estments in shares at fair value PO transactions ans to customers ovisions for loans and financial leasing) ses net credits ancing by Islamic principles banking	3 078 244 8 233 210 30 859 887 607 88 600 - 14 284 218 (1 377 758)	1 503 969 2 355 896 43 751 915 198 44 300	2 858 235 2 846 264 46 008 683 645
2 Fun 3 Fun 4 Prec 6 Inve 6 Inve 7 REI 8 Loa 9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liab 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	nds in NBKR and in banks and other financial institutions cious metals estments at amortised cost (government bonds and bills) estments in shares at fair value PO transactions this to customers ovisions for loans and financial leasing) loss net credits ancing by Islamic principles banking	3 078 244 8 233 210 30 859 887 607 88 600 - 14 284 218 (1 377 758)	1 503 969 2 355 896 43 751 915 198 44 300	2 858 235 2 846 264 46 008 683 645
3 Fun 4 Prec 5 Inve 6 Inve 7 REI 8 Loa 9 (Pre 10 Gro 11 Fina 12 (Pre 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ads in banks and other financial institutions cious metals estments at amortised cost (government bonds and bills) estments in shares at fair value PO transactions uns to customers ovisions for loans and financial leasing) oss net credits ancing by Islamic principles banking	8 233 210 30 859 887 607 88 600 - 14 284 218 (1 377 758)	2 355 896 43 751 915 198 44 300	2 846 264 46 008 683 645
4 Prec Prec	estments at amortised cost (government bonds and bills) estments in shares at fair value PO transactions uns to customers evisions for loans and financial leasing) ess net credits ancing by Islamic principles banking	30 859 887 607 88 600 - 14 284 218 (1 377 758)	43 751 915 198 44 300	46 008 683 645
5 Inve 6 Inve 7 REI 8 Loa 9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	estments at amortised cost (government bonds and bills) estments in shares at fair value PO transactions uns to customers ovisions for loans and financial leasing) oss net credits ancing by Islamic principles banking	887 607 88 600 - 14 284 218 (1 377 758)	915 198 44 300 -	683 645
6 Inverted 1	estments in shares at fair value PO transactions uns to customers evisions for loans and financial leasing) ess net credits ancing by Islamic principles banking	88 600 - 14 284 218 (1 377 758)	44 300	
REI	PO transactions uns to customers ovisions for loans and financial leasing) oss net credits ancing by Islamic principles banking	- 14 284 218 (1 377 758)	-	44 300
8 Loa 9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ovisions for loans and financial leasing) oss net credits ancing by Islamic principles banking	14 284 218 (1 377 758)		
9 (Prc 10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ovisions for loans and financial leasing) oss net credits ancing by Islamic principles banking	(1 377 758)	13 285 055	
10 Gro 11 Fina 12 (Prc 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	oss net credits ancing by Islamic principles banking		13 403 033	13 524 108
11 Fina 12 (Pro 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO 19 Liab 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ancing by Islamic principles banking		(892 265)	(794 629)
12 (Pro 13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liab 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov		12 906 460	12 392 790	12 729 479
13 Gro 14 Fina 15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liat 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	avisions for financing by Islamia minaintee 1 1 1	1 253 600	1 094 384	1 116 280
14 Fina 15 Fixe 16 Oth- 17 Oth- 18 TO' LIA 19 Liat 20 Oth- 21 Dep 22 Clie 23 Cus 24 Rev- 24 Fina 25 Prov	ovisions for financing by Islamic principles banking)	(82 315)	(35 375)	(49 655)
15 Fixe 16 Oth 17 Oth 18 TO LIA 19 Liab 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ss net financing by Islamic principles banking	1 171 285	1 059 009	1 066 625
16 Oth- 17 Oth- 18 TO' LIA 19 Liat- 20 Oth- 21 Dep 22 Clie 23 Cus 24 Rev- 24 Fina 25 Prov	ancial assets at fair value through profit or loss	80 872	773	2 944
17 Other 18 TO 18 TO 20 Other 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ed assets and intangible assets	1 936 165	1 643 960	1 699 428
LIA 19 Liab 20 Othe 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	er property	398 288	244 045	364 854
LIA 19 Liab 20 Otho 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	er assets	1 112 124	787 353	380 298
19 Liab 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	TAL: ASSETS	35 317 598	23 109 965	24 925 494
19 Liab 20 Oth 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov				The state of the s
20 Otho 21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	ABILITIES			
21 Dep 22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	bilities to the National Bank	-	475 742	475 743
22 Clie 23 Cus 24 Rev 24 Fina 25 Prov	er borrowed funds	2 730 541	2 966 921	3 130 200
 23 Cus 24 Rev 24 Fina 25 Prov 	posits of banks and financial institutions	387 802	363 455	417 103
 24 Rev 24 Fina 25 Prov 	ent funds	24 626 065	14 688 278	16 362 999
24 Fina 25 Prov	tomers' deposits by Islamic banking principles	203 250	241 869	255 928
25 Prov	verse REPO transactions	-	-	
25 Prov	ancial liabilities at fair value through profit or loss	10 184	3 491	17 526
26 0	visions for contingent liabilities	7 094	7 036	7 861
20 Curi	rent income tax liabilities	53 742	43 312	35 217
	er liabilities	1 962 761	1 306 394	1 114 359
	ordinated loan	80 997		
30 TO	TAL LIABILITIES	30 062 436	20 096 498	21 816 936
EOI		6		
	UITY	2 771 743	2 771 743	2 771 742
	UITY nmon stock			2 771 743
	nmon stock		7 123	7 123 329 692
	nmon stock aluation reserve	19 780		1/9 697
33 TO	nmon stock	2 463 639 5 255 162	3 013 467	3 108 558

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				KGS in thousands
Interest income	No.	Name of accounts		
Interest income				August 31, 2021
Interest expenses			(including)	(including)
Net interest income	1		1 273 470	993 117
Net Interest income S97 030 S25 788			(676 440)	(467 329)
Generation recovery of provision for impairment of assets for which interest is accrued	3		597 030	
NET INTEREST INCOME AFTER LOAN LOSS PROVISION 86 208 422 446		(Generation) / recovery of provision for impairment of assets for which	(510.022)	
Financing by Islamic principles banking - income 122 021 92 764 Financing by Islamic principles banking - expenses (4 045) (2 083) Net income / Ioss on Islamic financing principles before provision for impairment 117 976 90 681 Formation of a reserve for impairment of assets (42 285) (17 611) Formation of a reserve for impairment of assets (42 285) (17 611) NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING 75 691 73 070 Net Income/(loss) from foreign exchange transactions 2 199 264 195 156 Income from services and commissions received 627 013 281 759 Islamic principles banking fees - income 2 20 0 Fees for services and commissions paid (362 631) (36 456) Islamic principles banking fees - expenses Net gain/(loss) on investments in securities 37 345 2 663 Other income 1427 811 39 411 Net non-interest income 3 928 804 482 553 Operating expenses (1216 660) (731 558) Operating expenses (1216 660) (731 558) Operating profit 2 874 043 246 511 Generation / recovery of provision for impairment for other transactions (230 404) 4 517 Frofit before income tax (180 000) (16 427) Forfit before income tax (180 000) (16 427) Ferriting expenses (180 000) (190 427) Ferriting expenses (180 000) (190 427) Ferriting expenses (180 000) (190 427)			(510 822)	(103 342)
Financing by Islamic principles banking - expenses (4 045) (2 083)		NET INTEREST INCOME AFTER LOAN LOSS PROVISION	86 208	422 446
Net income / loss on Islamic financing principles before provision for impairment 117 976 90 681		Financing by Islamic principles banking - income	122 021	92 764
Net income / loss on Islamic financing principles before provision for impairment	7	Financing by Islamic principles banking - expenses	(4 045)	(2 083)
Formation of a reserve for impairment of assets placed on Islamic principles of financing (42 285) (17 611)		Net income / loss on Islamic financing principles before provision for	118.084	
Packed on Islamic principles of financing Packed on Islamic principles packed on Islamic principles banking fees - income Packed on Islamic principles banking fees - income Packed on Islamic principles banking fees - income Packed on Islamic principles banking fees - expenses Packed on Islamic principles banking fees - income Packed on Isl	8		117 976	90 681
NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING T5 691 T3 070		Formation of a reserve for impairment of assets	(42.205)	7. E
Net Income/(loss) from foreign exchange transactions 2 199 264 195 156	9	placed on Islamic principles of financing	(42 285)	(17 611)
Net Income/(loss) from foreign exchange transactions 2 199 264 195 156			W.H	
Income from services and commissions received 627 013 281 759		NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	75 691	73 070
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 -		Net Income/(loss) from foreign exchange transactions	2 199 264	195 156
13 Islamic principles banking fees - income 2 20 14 Fees for services and commissions paid (362 631) (36456) 15 Islamic principles banking fees - expenses -			627 013	
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 Fagrings per share MGS		Islamic principles banking fees - income		
15 Islamic principles banking fees - expenses -		Fees for services and commissions paid	(362 631)	
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		Islamic principles banking fees - expenses	-	
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 Farmings per share MGS		Net gain/(loss) on investments in securities	37 345	2.663
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 Farrings per share Mass 2 463 639 234 601	~			
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 Farrings per share MGS				
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 Farmings per share MGS				The state of the s
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 Farmings per share MGS				
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 Farrings per share MGS				
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 Farrings per share MGS		(Generation)/ recovery of provision for impairment for other transactions		
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 Farmings per share VGS	23	Profit before income tax		
25 Profit 2 463 639 234 601 26 Total comprehensive income 2 463 639 234 601 27 Farmings per share VGS				
26 Total comprehensive income 2 463 639 234 601				
27 Farnings per share VCS				
	27	Earnings per share, KGS		

Chairman of the Management Board

Chief Accountant



COLUMNIA OF CHILDREN OF CHILDR

Satarova N.Zh.

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%	AND THE PROPERTY OF THE PROPER
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

Kakeev M.S.

Head of Financial-Economical Department

Aliev A.R.