

**STATEMENT OF FINANCIAL POSITION**  
for the month ending 30 September 2024 (including)

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

No.	Name of accounts	KGS in thousands	
		Reporting period September 30, 2024	Previous period September 30, 2023
	<b>ASSETS</b>		KGS in thousands Previous period December 31, 2023
1	Cash on hand	17 468 258	12 281 905
2	Funds in NBKR	11 904 753	6 348 236
3	Funds in banks and other financial institutions	21 932 224	20 844 401
4	Precious metals	37 450	38 006
5	Investments at amortised cost (government bonds and bills)	1 144 996	324 272
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	24 886 308	21 641 877
9	(Provisions for loans and financial leasing)	(2 344 889)	(2 057 571)
10	Gross net credits	22 541 419	19 584 306
11	Financing by Islamic principles banking	1 290 843	2 443 591
12	(Provisions for financing by Islamic principles banking)	(237 993)	(185 982)
13	Gross net financing by Islamic principles banking	1 052 850	2 257 609
14	Financial assets at fair value through profit or loss	73 710	68 265
15	Fixed assets and intangible assets	4 053 972	2 655 745
16	Право пользования по финансовой аренде	-	-
16	Other property	429 154	310 178
19	Investments and financial participation	150 000	-
17	Other assets	5 632 206	8 534 489
18	<b>TOTAL: ASSETS</b>	<b>86 509 594</b>	<b>73 336 012</b>
	<b>LIABILITIES</b>	-	-
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	8 449 175	3 641 432
21	Deposits of banks and financial institutions	1 287 158	612 565
22	Client funds	59 403 291	53 038 526
23	Customers' deposits by Islamic banking principles	741 476	463 333
24	Financial liabilities at fair value through profit or loss	70 043	51 903
25	Provisions for contingent liabilities	12 851	8 213
26	Current income tax liabilities	133 797	147 759
27	Bonds issued by a bank	108 549	-
28	Other liabilities	6 608 923	7 651 885
29	Subordinated loan	84 511	89 038
30	<b>TOTAL LIABILITIES</b>	<b>76 899 774</b>	<b>65 704 654</b>
	<b>EQUITY</b>		
29	Common stock	7 000 000	5 186 000
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	2 590 039	2 425 578
32	<b>TOTAL EQUITY</b>	<b>9 609 819</b>	<b>7 631 358</b>
33	<b>TOTAL: LIABILITIES AND EQUITY</b>	<b>86 509 594</b>	<b>73 336 012</b>

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

**STATEMENT OF COMPREHENSIVE INCOME**  
for the month ending 30 September 2024 (including)

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

KGS in thousands

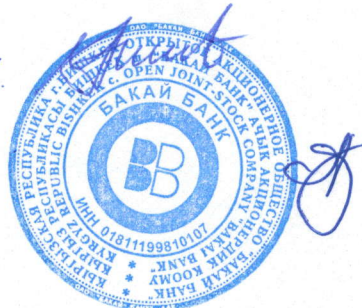
No.	Name of accounts	Reporting period	Reporting period
		September 30, 2024	September 30, 2023
		(including)	(including)
		3 191 929	2 159 900
1	Interest income	(1 359 940)	(822 868)
2	Interest expenses	1 831 989	1 337 032
3	<b>Net interest income</b>		
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(243 901)	(352 036)
5	<b>NET INTEREST INCOME AFTER LOAN LOSS PROVISION</b>	1 588 088	984 996
6	Financing by Islamic principles banking - income	186 185	264 043
7	Financing by Islamic principles banking - expenses	(13 607)	(5 977)
8	<b>Net income / loss on Islamic financing principles before provision for impairment</b>	172 578	258 066
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(16 021)	(16 167)
10	<b>NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING</b>	156 557	241 899
11	Net Income/(loss) from foreign exchange transactions	5 650 497	3 229 257
12	Income from services and commissions received	1 721 958	1 449 412
13	Islamic principles banking fees - income	-	13
14	Fees for services and commissions paid	(2 243 381)	(1 565 747)
15	Islamic principles banking fees - expenses	-	(22 369)
16	Net gain/(loss) on investments in securities	-	10 207
17	Share of profit in subsidiary	-	-
18	Other income	584 642	(32 032)
19	<b>Net non-interest income</b>	5 713 716	3 068 741
20	Operating income	7 458 361	4 295 636
21	Operating expenses	(4 469 857)	(1 757 966)
22	<b>Operating profit</b>	2 988 504	2 537 670
23	(Generation)/ recovery of provision for impairment for other transactions	(185 342)	(50 977)
24	<b>Profit before income tax</b>	2 803 162	2 486 693
25	Income tax expense	(339 350)	(261 115)
26	<b>Profit</b>	2 463 812	2 225 578
27	<b>Total comprehensive income</b>	2 463 812	2 225 578
28	Earnings per share, KGS	28.58	40.74

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
for the month ending 30 September 2024 (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%	8.0%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	2.5%
Maximum interbank placements risk (K1.3)	not more than 30%	16.3%
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 14%	16.3%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 10%	12.1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 8%	12.1%
Leverage ratio (K2.4)	not less than 6%	7.7%
Liquidity ratio (K3.1)	not less than 45%	91.3%
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%	17.9%
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

Head of Accounting and Tax Reporting Department



Abakirova U.A.

Muratova A.M.