

STATEMENT OF FINANCIAL POSITION
for the month ending 31 August 2024 (including)

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

No.	Name of accounts	KGS in thousands	
		Reporting period August 31, 2024	Previous period August 31, 2023
	ASSETS		
1	Cash on hand	15 331 872	15 170 239
2	Funds in NBKR	11 958 316	5 907 026
3	Funds in banks and other financial institutions	22 040 359	14 015 855
4	Precious metals	35 447	39 827
5	Investments at amortised cost (government bonds and bills)	3 140 757	330 549
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	24 631 155	21 261 402
9	(Provisions for loans and financial leasing)	(2 333 952)	(2 089 102)
10	Gross net credits	22 297 203	19 172 300
11	Financing by Islamic principles banking	1 316 618	2 400 631
12	(Provisions for financing by Islamic principles banking)	(246 191)	(176 171)
13	Gross net financing by Islamic principles banking	1 070 427	2 224 460
14	Financial assets at fair value through profit or loss	61 981	94 173
15	Fixed assets and intangible assets	3 994 682	2 563 837
16	Право пользования по финансовой аренде	-	-
16	Other property	442 825	304 265
19	Investments and financial participation	150 000	-
17	Other assets	4 222 144	5 395 836
18	TOTAL: ASSETS	84 834 613	65 306 967
	LIABILITIES		
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 935 640	3 538 581
21	Deposits of banks and financial institutions	1 107 989	649 731
22	Client funds	65 338 810	48 117 820
23	Customers' deposits by Islamic banking principles	768 839	466 121
24	Financial liabilities at fair value through profit or loss	63 399	64 769
25	Provisions for contingent liabilities	11 704	7 712
26	Current income tax liabilities	265 016	127 759
27	Bonds issued by a bank	105 166	-
28	Other liabilities	3 746 606	4 921 731
29	Subordinated loan	85 229	88 580
30	TOTAL LIABILITIES	75 428 398	57 982 804
	EQUITY		
29	Common stock	7 000 000	5 186 000
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	2 386 435	2 118 383
32	TOTAL EQUITY	9 406 215	7 324 163
33	TOTAL: LIABILITIES AND EQUITY	84 834 613	65 306 967

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME
for the month ending 31 August 2024 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		August 31, 2024 (including)	August 31, 2023 (including)
1	Interest income	2 792 624	1 860 540
2	Interest expenses	(1 199 007)	(727 886)
3	Net interest income	1 593 617	1 132 654
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(232 964)	(383 564)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	1 360 653	749 090
6	Financing by Islamic principles banking - income	171 509	220 994
7	Financing by Islamic principles banking - expenses	(10 954)	(5 090)
8	Net income / loss on Islamic financing principles before provision for impairment	160 555	215 904
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(24 133)	(6 356)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	136 422	209 548
11	Net Income/(loss) from foreign exchange transactions	4 916 844	2 926 297
12	Income from services and commissions received	1 523 766	1 280 799
13	Islamic principles banking fees - income	-	13
14	Fees for services and commissions paid	(1 984 493)	(1 386 162)
15	Islamic principles banking fees - expenses	-	(19 585)
16	Net gain/(loss) on investments in securities	-	10 206
17	Share of profit in subsidiary	-	-
18	Other income	609 286	(43 388)
19	Net non-interest income	5 065 403	2 768 180
20	Operating income	6 562 479	3 726 818
21	Operating expenses	(3 733 500)	(1 526 456)
22	Operating profit	2 828 979	2 200 362
23	(Generation)/ recovery of provision for impairment for other transactions	(239 421)	(40 865)
24	Profit before income tax	2 589 558	2 159 497
25	Income tax expense	(329 350)	(241 115)
26	Profit	2 260 208	1 918 382
27	Total comprehensive income	2 260 208	1 918 382
28	Earnings per share, KGS	25,63	34,86

Chairman of the Management Board



Abakirova U.A.

Chief Accountant

Sulaimanova A.K.

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 31 August 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%	2,6%
Maximum interbank placements risk (K1.3)	not more than 30%	13,5%
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%	12,7%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 8%	12,7%
Leverage ratio (K2.4)	not less than 6%	8,1%
Liquidity ratio (K3.1)	not less than 45%	91,6%
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



Abakirova U.A.

Abakirova U.A.

Head of Accounting and Tax Reporting Department

Muratova A.M.

Muratova A.M.