

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

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

KGS in thousands

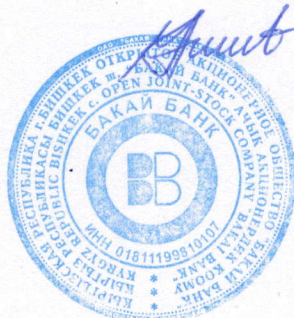
No.	Name of accounts	Reporting period	Previous period	Previous period
		October 31, 2024	October 31, 2023	December 31, 2023
	ASSETS			
1	Cash on hand	11 483 059	17 397 078	17 621 959
2	Funds in NBKR	12 976 508	6 317 815	8 057 495
3	Funds in banks and other financial institutions	26 319 849	15 967 722	17 639 666
4	Precious metals	40 060	39 705	40 967
5	Investments at amortised cost (government bonds and bills)	1 098 151	324 161	328 205
6	Investments in shares at fair value	88 600	88 600	88 600
7	REPO transactions	-	-	-
8	Loans to customers	25 785 608	21 589 037	21 249 638
9	(Provisions for loans and financial leasing)	(2 256 225)	(2 076 225)	(2 104 211)
10	Gross net credits	23 529 383	19 512 812	19 145 427
11	Financing by Islamic principles banking	1 269 250	2 317 576	1 988 104
12	(Provisions for financing by Islamic principles banking)	(235 424)	(199 535)	(222 121)
13	Gross net financing by Islamic principles banking	1 033 826	2 118 041	1 765 983
14	Financial assets at fair value through profit or loss	47 470	111 374	115 148
15	Fixed assets and intangible assets	4 066 007	2 887 243	3 098 055
16	Other property	441 303	250 199	502 206
17	Investments and financial participation	150 000	-	-
18	Other assets	4 361 595	10 555 142	2 784 394
19	TOTAL: ASSETS	85 635 812	75 569 892	71 188 105
	LIABILITIES			
21	Liabilities to the National Bank	-	-	-
22	Other borrowed funds	3 969 866	3 761 999	3 829 714
23	Deposits of banks and financial institutions	1 219 601	790 288	972 439
24	Client funds	65 570 074	52 437 021	55 553 835
25	Customers' deposits by Islamic banking principles	820 818	482 984	490 607
26	Financial liabilities at fair value through profit or loss	41 755	86 426	19 427
27	Provisions for contingent liabilities	14 523	9 048	9 114
28	Current income tax liabilities	146 797	174 759	72 017
29	Bonds issued by a bank	113 453	-	-
30	Other liabilities	3 842 684	9 931 779	3 005 350
31	Subordinated loan	86 117	89 650	89 595
32	TOTAL LIABILITIES	75 825 690	67 763 954	64 042 098
	EQUITY			
33	Common stock	7 000 000	5 186 000	5 186 000
34	Revaluation reserve	19 780	19 780	19 780
35	Undistributed profits	2 790 342	2 600 158	1 940 227
36	TOTAL EQUITY	9 810 122	7 805 938	7 146 007
37	TOTAL: LIABILITIES AND EQUITY	85 635 812	75 569 892	71 188 105

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



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

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		October 31, 2024	October 31, 2023
		(including)	(including)
1	Interest income	3 615 440	2 467 955
2	Interest expenses	(1 526 309)	(921 981)
3	Net interest income	2 089 131	1 545 974
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(161 488)	(370 669)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	1 927 643	1 175 305
6	Financing by Islamic principles banking - income	200 288	305 489
7	Financing by Islamic principles banking - expenses	(15 412)	(6 624)
8	Net income / loss on Islamic financing principles before provision for impairment	184 876	298 865
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(13 464)	(29 720)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	171 412	269 145
11	Net Income/(loss) from foreign exchange transactions	6 215 270	3 645 163
12	Income from services and commissions received	1 938 571	1 645 983
13	Islamic principles banking fees - income	-	13
14	Fees for services and commissions paid	(2 408 372)	(1 860 688)
15	Islamic principles banking fees - expenses	-	(22 999)
16	Net gain/(loss) on investments in securities	-	10 206
17	Share of profit in subsidiary	-	-
18	Other income	488 619	100 469
19	Net non-interest income	6 234 088	3 518 147
20	Operating income	8 333 143	4 962 597
21	Operating expenses	(5 111 865)	(2 243 533)
22	Operating profit	3 221 278	2 719 064
23	(Generation)/ recovery of provision for impairment for other transactions	(204 813)	(30 791)
24	Profit before income tax	3 016 465	2 688 273
25	Income tax expense	(352 350)	(288 115)
26	Profit	2 664 115	2 400 158
27	Total comprehensive income	2 664 115	2 400 158
28	Earnings per share, KGS	31,47	44,21

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 31 October 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%	8,2%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,3%
Maximum interbank placements risk (K1.3)	not more than 30%	13,7%
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%	16,6%
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%	7,8%
Liquidity ratio (K3.1)	not less than 45%	90,3%
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%	18,3%
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.

Head of Accounting and Tax Reporting Department

Muratova A.M.

