

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

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

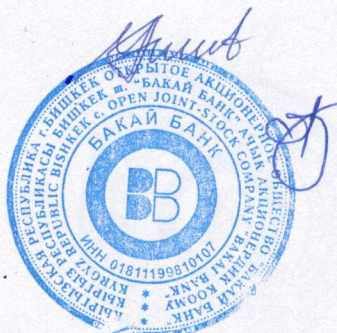
No.	Name of accounts	KGS in thousands	
		Reporting period July 31, 2024	Previous period July 31, 2023
	<b>ASSETS</b>		KGS in thousands Previous period December 31, 2023
1	Cash on hand	14 178 685	16 246 857
2	Funds in NBKR	13 031 700	4 993 198
3	Funds in banks and other financial institutions	22 270 909	16 806 782
4	Precious metals	33 312	39 318
5	Investments at amortised cost (government bonds and bills)	1 851 866	430 835
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	23 391 174	19 930 913
9	(Provisions for loans and financial leasing)	(2 321 627)	(2 051 176)
10	Gross net credits	21 069 547	17 879 737
11	Financing by Islamic principles banking	1 349 955	2 264 673
12	(Provisions for financing by Islamic principles banking)	(245 644)	(168 330)
13	Gross net financing by Islamic principles banking	1 104 311	2 096 343
14	Financial assets at fair value through profit or loss	76 498	44 108
15	Fixed assets and intangible assets	3 534 736	2 491 713
16	Право пользования по финансовой аренде	-	-
16	Other property	445 468	313 958
19	Investments and financial participation	150 000	-
17	Other assets	4 092 330	6 478 985
18	<b>TOTAL: ASSETS</b>	<b>81 927 963</b>	<b>67 910 434</b>
	<b>LIABILITIES</b>		
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 933 692	3 494 911
21	Deposits of banks and financial institutions	1 150 681	522 902
22	Client funds	63 005 343	51 367 943
23	Customers' deposits by Islamic banking principles	734 507	446 462
24	Financial liabilities at fair value through profit or loss	88 232	105 987
25	Provisions for contingent liabilities	10 742	8 011
26	Current income tax liabilities	219 016	116 600
27	Other liabilities	3 550 400	4 635 850
28	Subordinated loan	84 341	87 962
29	<b>TOTAL LIABILITIES</b>	<b>72 776 954</b>	<b>60 786 628</b>
	<b>EQUITY</b>		
29	Common stock	7 000 000	5 186 000
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	2 131 228	1 918 026
32	<b>TOTAL EQUITY</b>	<b>9 151 008</b>	<b>7 123 806</b>
33	<b>TOTAL: LIABILITIES AND EQUITY</b>	<b>81 927 963</b>	<b>67 910 434</b>

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



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

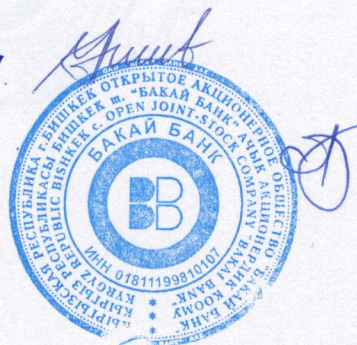
OJSC "Bakai Bank"  
56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		July 31, 2024 (including)	July 31, 2023 (including)
1	Interest income	2 397 848	1 561 787
2	Interest expenses	(1 036 316)	(630 255)
3	<b>Net interest income</b>	<b>1 361 532</b>	<b>931 532</b>
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(220 639)	(345 628)
5	<b>NET INTEREST INCOME AFTER LOAN LOSS PROVISION</b>	<b>1 140 893</b>	<b>585 904</b>
6	Financing by Islamic principles banking - income	156 412	180 161
7	Financing by Islamic principles banking - expenses	(9 768)	(4 662)
8	<b>Net income / loss on Islamic financing principles before provision for impairment</b>	<b>146 644</b>	<b>175 499</b>
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(23 552)	1 484
10	<b>NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING</b>	<b>123 092</b>	<b>176 983</b>
11	Net Income/(loss) from foreign exchange transactions	4 184 577	2 672 761
12	Income from services and commissions received	1 326 961	1 105 693
13	Islamic principles banking fees - income	-	10
14	Fees for services and commissions paid	(1 663 889)	(1 241 467)
15	Islamic principles banking fees - expenses	-	(15 801)
16	Net gain/(loss) on investments in securities	-	40 826
17	Share of profit in subsidiary	-	-
18	Other income	550 126	(42 433)
19	<b>Net non-interest income</b>	<b>4 397 775</b>	<b>2 519 589</b>
20	Operating income	5 661 760	3 282 476
21	Operating expenses	(3 164 657)	(1 310 891)
22	<b>Operating profit</b>	<b>2 497 103</b>	<b>1 971 585</b>
23	(Generation)/ recovery of provision for impairment for other transactions	(208 753)	(87 444)
24	<b>Profit before income tax</b>	<b>2 288 350</b>	<b>1 884 141</b>
25	Income tax expense	(283 350)	(166 115)
26	<b>Profit</b>	<b>2 005 000</b>	<b>1 718 026</b>
27	<b>Total comprehensive income</b>	<b>2 005 000</b>	<b>1 718 026</b>
28	Earnings per share, KGS	22,01	30,92

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

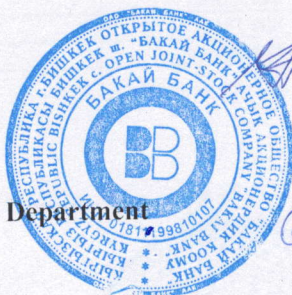
**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS  
for the month ending 31 July 2024 (including)**

**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%	9,2%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	2,8%
Maximum interbank placements risk (K1.3)	not more than 30%	15,4%
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%	15,2%
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%	8,4%
Liquidity ratio (K3.1)	not less than 45%	92,9%
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%	16,4%
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.**