STATEMENT OF FINANCIAL POSITION
for the month ending 30 September 2026 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period September 30, 2026	Previous period September 30, 2025	Previous period December 31, 2025
	ASSETS			
1	Cash on hand	18 663 855	13 580 183	16 388 010
2	Funds in NBKR	12 604 301	13 196 077	15 205 382
3	Funds in banks and other financial institutions	37 039 817	28 338 097	23 582 270
4	Precious metals	64 286	52 650	71 074
5	Investments at amortised cost (government bonds and bills)	3 109 988	1 368 402	1 368 973
6	Securities held for sale		-	-
7	Investments in shares at fair value	88 600	88 600	88 600
8	REPO transactions	1 052 700	-	-
9	Loans to customers	59 101 072	43 717 560	47 749 745
10	(Provisions for loans and financial leasing)	(2 921 048)	(2 262 675)	(2 333 566)
11	Gross net credits	56 180 024	41 454 884	45 416 179
12	Financing by Islamic principles banking	4 576 814	2 337 894	2 678 463
13	(Provisions for financing by Islamic principles banking)	(154 505)	(172 944)	(147 165)
14	Gross net financing by Islamic principles banking	4 422 309	2 164 949	2 531 298
15	Financial assets at fair value through profit or loss	-	250	-
16	Fixed assets and intangible assets	11 204 729	5 820 284	7 503 438
17	Right of use under financial lease	-	-	-
18	Other property	480 012	490 021	413 286
19	Investments and financial participation	200 000	200 000	200 000
20	Other assets	7 543 240	7 453 471	6 404 674
21	**TOTAL: ASSETS**	**152 653 862**	**114 207 867**	**119 173 183**
	LIABILITIES			
22	Liabilities to the National Bank	-	-	-
23	Other borrowed funds	4 761 459	3 915 591	3 875 611
24	Deposits of banks and financial institutions	1 035 631	1 028 823	1 063 118
25	Client funds	118 034 395	87 154 087	94 192 627
26	Customers' deposits by Islamic banking principles	1 883 042	967 526	1 002 011
27	Financial liabilities at fair value through profit or loss	19 424	19 863	19 791
28	Provisions for contingent liabilities	104 161	13 827	19 350
29	Current income tax liabilities	217 187	158 928	59 011
30	Bonds issued by a bank	-	113 453	113 453
31	Other liabilities	9 065 278	8 105 323	5 393 129
32	Subordinated loan	87 772	87 725	87 741
33	**TOTAL LIABILITIES**	**135 208 348**	**101 565 147**	**105 825 842**
	EQUITY			
34	Common stock	13 000 000	10 000 000	10 000 000
35	Revaluation reserve	19 780	19 780	19 780
36	Undistributed profits	4 425 733	2 622 940	3 327 561
37	**TOTAL EQUITY**	**17 445 514**	**12 642 720**	**13 347 341**
38	**TOTAL: LIABILITIES AND EQUITY**	**152 653 862**	**114 207 867**	**119 173 183**

Chairman of the Management Board — **Ibragimov T.S.**

Chief Accountant — **Sulaimanova A.K.**

STATEMENT OF COMPREHENSIVE INCOME

for the month ending 30 September 2026 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period September 30, 2026 (including)	Reporting period September 30, 2025 (including)
1	Interest income	6 518 639	4 750 316
2	Interest expenses	(2 029 103)	(1 342 069)
3	**Net interest income**	**4 489 536**	**3 408 247**
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(600 794)	32 278
5	**NET INTEREST INCOME AFTER LOAN LOSS PROVISION**	**3 888 742**	**3 440 525**
6	Financing by Islamic principles banking - income	287 065	145 303
7	Financing by Islamic principles banking - expenses	(33 129)	(22 773)
8	**Net income / loss on Islamic financing principles before provision for impairment**	**253 936**	**122 530**
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(9 021)	20 417
10	**NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING**	**244 914**	**142 947**
11	Net Income/(loss) from foreign exchange transactions	11 908 197	5 247 691
12	Income from services and commissions received	2 877 728	1 862 936
13	Islamic principles banking fees - income	-	-
14	Fees for services and commissions paid	(2 874 826)	(2 039 225)
15	Islamic principles banking fees - expenses	-	-
16	Net gain/(loss) on investments in securities	-	-
17	Share of profit in subsidiary	-	-
18	Other income	(103 185)	595 868
19	**Net non-interest income**	**11 807 915**	**5 667 270**
20	Operating income	15 941 571	9 250 742
21	Operating expenses	(11 544 137)	(6 148 612)
22	**Operating profit**	**4 397 435**	**3 102 130**
23	(Generation)/ recovery of provision for impairment for other transactions	174 238	(184 404)
24	**Profit before income tax**	**4 571 673**	**2 917 726**
25	Income tax expense	(473 500)	(440 647)
26	**Profit**	**4 098 173**	**2 477 079**
27	**Other comprehensive income**	-	-
28	**Total comprehensive income**	**4 098 173**	**2 477 079**
29	Earnings per share, KGS	14,82	19,23

Chairman of the Management Board **Ibragimov T.S.**

Chief Accountant **Sulaimanova A.K.**

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 30 September 2026 (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 20%	1,4%
Maximum interbank placements risk (K1.3)	not more than 30%	21,6%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than 20%	0,0%
Capital Adequacy ratio (K2.1)	not less than 14%	15,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 10%	11,9%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 8%	11,9%
Leverage ratio (K2.4)	not less than 6%	7,5%
Liquidity ratio (K3.1)	not less than 45%	64,2%
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%	17,4%
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 **Ibragimov T.S.**

Head of Accounting and Tax Reporting Department **Muratova A.M.**