

STATEMENT OF FINANCIAL POSITION
for the month ended 31 march 2024 (including)

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

No.	Name of accounts	KGS in thousands	
		Reporting period March 31 2024	Previous period March 31 2023
	ASSETS		
1	Cash on hand	15 387 114	13 922 713
2	Funds in NBKR	7 850 946	5 285 723
3	Funds in banks and other financial institutions	28 766 795	16 571 745
4	Precious metals	43 212	39 347
5	Investments at amortised cost (government bonds and bills)	3 070 159	428 734
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	21 421 806	16 542 244
9	(Provisions for loans and financial leasing)	(2 190 758)	(1 919 569)
10	Gross net credits	19 231 048	14 622 675
11	Financing by Islamic principles banking	1 669 830	1 478 428
12	(Provisions for financing by Islamic principles banking)	(295 403)	(142 749)
13	Gross net financing by Islamic principles banking	1 374 427	1 335 679
14	Financial assets at fair value through profit or loss	4 846	2 379
15	Fixed assets and intangible assets	3 206 334	2 249 614
16	Other property	449 692	341 106
19	Investments and financial participation	150 000	-
17	Other assets	2 904 155	2 194 756
18	TOTAL: ASSETS	82 527 329	57 083 071
	LIABILITIES		
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 896 466	3 242 167
21	Deposits of banks and financial institutions	1 026 947	490 499
22	Client funds	66 424 367	44 524 227
23	Customers' deposits by Islamic banking principles	605 162	226 918
24	Financial liabilities at fair value through profit or loss	12 523	27 486
25	Provisions for contingent liabilities	8 855	9 161
26	Current income tax liabilities	90 970	99 317
27	Other liabilities	2 522 545	2 159 611
28	Subordinated loan	89 802	87 743
29	TOTAL LIABILITIES	74 677 637	50 867 129
	EQUITY		
29	Common stock	5 186 000	2 771 743
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	2 643 912	3 424 419
32	TOTAL EQUITY	7 849 692	6 215 942
33	TOTAL: LIABILITIES AND EQUITY	82 527 329	57 083 071

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



STATEMENT OF COMPREHENSIVE INCOME

for the month ended 31 march 2024 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

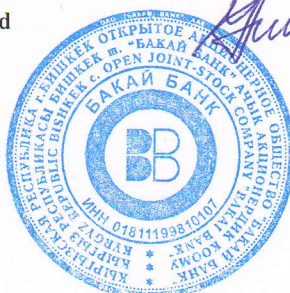
No.	Name of accounts	Reporting period	Reporting period
		March 31 2024	March 31 2023
		(including)	(including)
1	Interest income	963 374	571 203
2	Interest expenses	(429 511)	(240 802)
3	Net interest income	533 863	330 401
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(89 328)	(192 944)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	444 535	137 457
6	Financing by Islamic principles banking - income	75 622	61 593
7	Financing by Islamic principles banking - expenses	(1 357)	(2 243)
8	Net income / loss on Islamic financing principles before provision for impairment	74 265	59 350
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(73 681)	27 066
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	584	86 416
11	Net Income/(loss) from foreign exchange transactions	1 565 194	1 236 479
12	Income from services and commissions received	554 452	450 984
13	Islamic principles banking fees - income	-	5
14	Fees for services and commissions paid	(805 353)	(701 148)
15	Islamic principles banking fees - expenses	-	(2 471)
16	Net gain/(loss) on investments in securities	-	-
17	Share of profit in subsidiary	(2 267)	-
18	Other income	138 300	127 569
19	Net non-interest income	1 450 326	1 111 418
20	Operating income	1 895 445	1 335 291
21	Operating expenses	(1 191 820)	(485 873)
22	Operating profit	703 625	849 418
23	(Generation)/ recovery of provision for impairment for other transactions	46 643	20 461
24	Profit before income tax	750 268	869 879
25	Income tax expense	(48 850)	(59 717)
26	Profit	701 418	810 162
28	Total comprehensive income	701 418	810 162
29	Earnings per share, KGS	11,89	13,74

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ended 31 march 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%	10,6%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,1%
Maximum interbank placements risk (K1.3)	not more than 30%	12,8%
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 12,5%	16,2%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	15,1%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15,1%
Leverage ratio (K2.4)	not less than 6%	8,3%
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%	18,1%
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%	-

financial director

D.Aitbaeva

Head of Accounting and Tax Reporting Department

M. Daniyarov

