

STATEMENT OF FINANCIAL POSITION
for the month ending 30 November 2024 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period	Previous period	Previous period
		November 30, 2024	November 30, 2023	December 31, 2023
ASSETS				
1	Cash on hand	10 613 933	15 260 471	17 621 959
2	Funds in NBKR	12 859 114	7 132 360	8 057 495
3	Funds in banks and other financial institutions	28 946 868	17 666 762	17 639 666
4	Precious metals	38 091	41 523	40 967
5	Investments at amortised cost (government bonds and bills)	1 111 964	326 747	328 205
6	Investments in shares at fair value	88 600	88 600	88 600
7	REPO transactions	-	-	-
8	Loans to customers	27 114 798	21 907 929	21 249 638
9	(Provisions for loans and financial leasing)	(2 268 618)	(2 139 800)	(2 104 211)
10	Gross net credits	24 846 180	19 768 129	19 145 427
11	Financing by Islamic principles banking	1 387 016	2 152 579	1 988 104
12	(Provisions for financing by Islamic principles banking)	(228 434)	(210 707)	(222 121)
13	Gross net financing by Islamic principles banking	1 158 582	1 941 872	1 765 983
14	Financial assets at fair value through profit or loss	31 070	162 230	115 148
15	Fixed assets and intangible assets	4 192 213	3 003 931	3 098 055
16	Other property	439 478	266 332	502 206
17	Investments and financial participation	150 000	-	-
18	Other assets	4 374 722	9 566 869	2 784 394
19	TOTAL: ASSETS	88 850 815	75 225 826	71 188 105
LIABILITIES				
21	Liabilities to the National Bank	-	-	-
22	Other borrowed funds	3 985 213	3 761 557	3 829 714
23	Deposits of banks and financial institutions	1 007 661	830 849	972 439
24	Client funds	69 105 013	53 298 119	55 553 835
25	Customers' deposits by Islamic banking principles	767 215	454 107	490 607
26	Financial liabilities at fair value through profit or loss	6 861	-	19 427
27	Provisions for contingent liabilities	13 839	109 740	9 114
28	Current income tax liabilities	86 411	9 121	72 017
29	Bonds issued by a bank	113 453	77 626	-
30	Other liabilities	3 666 585	8 579 295	3 005 350
31	Subordinated loan	87 121	89 366	89 595
32	TOTAL LIABILITIES	78 839 372	67 209 780	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	2 991 662	2 810 266	1 940 227
36	TOTAL EQUITY	9 810 122	8 016 046	7 146 007
37	TOTAL: LIABILITIES AND EQUITY	85 635 812	75 225 826	71 188 105

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



STATEMENT OF COMPREHENSIVE INCOME
for the month ending 30 November 2024 (including)

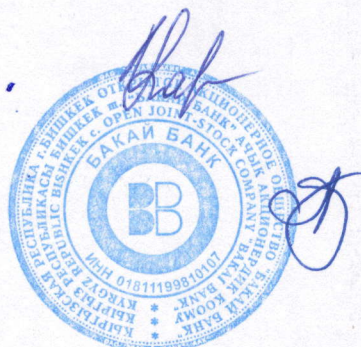
OJSC "Bakai Bank"
56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		November 30, 2024 (including)	November 30, 2023 (including)
1	Interest income	4 025 304	2 773 517
2	Interest expenses	(1 697 031)	(1 022 086)
3	Net interest income	2 328 273	1 751 431
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(188 613)	(433 471)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	2 139 660	1 317 960
6	Financing by Islamic principles banking - income	214 971	342 802
7	Financing by Islamic principles banking - expenses	(17 649)	(7 289)
8	Net income / loss on Islamic financing principles before provision for impairment	197 322	335 513
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(6 525)	(40 892)
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	190 797	294 621
11	Net Income/(loss) from foreign exchange transactions	6 726 800	4 593 765
12	Income from services and commissions received	2 097 245	1 832 554
13	Islamic principles banking fees - income	-	14
14	Fees for services and commissions paid	(2 539 050)	(2 164 706)
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	553 307	144 872
19	Net non-interest income	6 838 301	4 393 706
20	Operating income	9 168 759	6 006 287
21	Operating expenses	(5 712 884)	(3 046 854)
22	Operating profit	3 455 875	2 959 433
23	(Generation)/ recovery of provision for impairment for other transactions	(204 957)	(51 552)
24	Profit before income tax	3 250 918	2 907 881
25	Income tax expense	(385 482)	(297 615)
26	Profit	2 865 436	2 610 266
27	Total comprehensive income	2 865 436	2 610 266
28	Earnings per share, KGS	34,31	48,31

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Chief Accountant



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**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 30 November 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%	8,4%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	2,3%
Maximum interbank placements risk (K1.3)	not more than 30%	16,6%
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%	16,5%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 10%	11,8%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 8%	11,8%
Leverage ratio (K2.4)	not less than 6%	7,5%
Liquidity ratio (K3.1)	not less than 45%	85,1%
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%	18,2%
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%	-

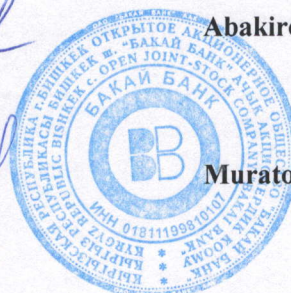
Chairman of the Management Board

Abakirova U.A.

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Head of Accounting and Tax Reporting Department

Muratova A.M.



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