

**STATEMENT OF FINANCIAL POSITION**  
for the month ended 29 february 2024 (including)

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

No.	Name of accounts	KGS in thousands	
		Reporting period February 29 2024	Previous period February 28 2023
			Previous period December 31, 2023
	<b>ASSETS</b>		
1	Cash on hand	17 049 026	18 942 821
2	Funds in NBKR	5 012 085	4 532 566
3	Funds in banks and other financial institutions	25 144 035	12 878 596
4	Precious metals	39 505	35 472
5	Investments at amortised cost (government bonds and bills)	2 696 256	426 805
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	21 032 016	16 085 437
9	(Provisions for loans and financial leasing)	(2 166 673)	(1 851 602)
10	Gross net credits	18 865 343	14 233 835
11	Financing by Islamic principles banking	1 746 562	1 410 558
12	(Provisions for financing by Islamic principles banking)	(275 087)	(173 862)
13	Gross net financing by Islamic principles banking	1 471 475	1 236 696
14	Financial assets at fair value through profit or loss	4 357	136
15	Fixed assets and intangible assets	3 201 749	2 196 036
16	Other property	511 770	337 950
19	Investments and financial participation	150 000	-
17	Other assets	3 208 790	2 600 651
18	<b>TOTAL: ASSETS</b>	<b>77 442 991</b>	<b>57 510 164</b>
			<b>71 188 105</b>
	<b>LIABILITIES</b>		
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 866 317	3 132 728
21	Deposits of banks and financial institutions	1 080 869	433 474
22	Client funds	61 232 596	42 721 582
23	Customers' deposits by Islamic banking principles	500 906	263 375
24	Financial liabilities at fair value through profit or loss	17 289	47 904
25	Provisions for contingent liabilities	9 373	10 022
26	Current income tax liabilities	105 867	158 420
27	Other liabilities	2 943 899	3 105 443
28	Subordinated loan	89 761	87 740
29	<b>TOTAL LIABILITIES</b>	<b>69 846 877</b>	<b>49 960 688</b>
			<b>64 042 098</b>
	<b>EQUITY</b>		
29	Common stock	5 186 000	2 771 743
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	2 390 334	4 757 953
32	<b>TOTAL EQUITY</b>	<b>7 596 114</b>	<b>7 549 476</b>
33	<b>TOTAL: LIABILITIES AND EQUITY</b>	<b>77 442 991</b>	<b>57 510 164</b>
			<b>71 188 105</b>

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.





## STATEMENT OF COMPREHENSIVE INCOME

for the month ended 29 february 2024 (including)

OJSC "Bakai Bank"

56 Michurina Street, Bishkek, Kyrgyz Republic

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		February 29 2024	February 28 2023
		(including)	(including)
1	Interest income	626 155	367 005
2	Interest expenses	(278 592)	(149 787)
3	<b>Net interest income</b>	<b>347 563</b>	<b>217 218</b>
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(65 179)	(124 753)
5	<b>NET INTEREST INCOME AFTER LOAN LOSS PROVISION</b>	<b>282 384</b>	<b>92 465</b>
6	Financing by Islamic principles banking - income	53 147	38 133
7	Financing by Islamic principles banking - expenses	(880)	(1 513)
8	<b>Net income / loss on Islamic financing principles before provision for impairment</b>	<b>52 267</b>	<b>36 620</b>
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(53 028)	(4 048)
10	<b>NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING</b>	<b>(761)</b>	<b>32 572</b>
11	Net Income/(loss) from foreign exchange transactions	803 567	756 537
12	Income from services and commissions received	354 417	282 442
13	Islamic principles banking fees - income	-	3
14	Fees for services and commissions paid	(508 950)	(465 373)
15	Islamic principles banking fees - expenses	-	(1 127)
16	Net gain/(loss) on investments in securities	-	-
17	Share of profit in subsidiary	(933)	-
18	Other income	129 706	185 155
19	<b>Net non-interest income</b>	<b>777 807</b>	<b>757 637</b>
20	Operating income	1 060 363	882 674
21	Operating expenses	(563 608)	(309 985)
22	<b>Operating profit</b>	<b>496 755</b>	<b>572 689</b>
23	(Generation)/ recovery of provision for impairment for other transactions	(12 799)	3 811
24	<b>Profit before income tax</b>	<b>483 956</b>	<b>576 500</b>
25	Income tax expense	(33 850)	(55 000)
26	<b>Profit</b>	<b>450 106</b>	<b>521 500</b>
28	<b>Total comprehensive income</b>	<b>450 106</b>	<b>521 500</b>
29	Earnings per share, KGS	7.63	8.84

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.





**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS**  
for the month ended 29 february 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%	11,5%
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%	21,2%
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%	15,6%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	15,0%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15,0%
Leverage ratio (K2.4)	not less than 6%	8,8%
Liquidity ratio (K3.1)	not less than 45%	90,9%
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%	17,5%
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

