STATEMENT OF FINANCIAL POSITION

for the month ending 30 April 2024 (including)

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

No.	Name of accounts	Reporting period April 30, 2024	Previous period April 30, 2023 (KGS in thousands)	Previous period December 31, 2023 (KGS in thousands)
	ASSETS			
1	Cash on hand	22 954 580	16 522 406	17 621 959
2	Funds in NBKR	8 927 150	4 899 459	8 057 495
3	Funds in banks and other financial institutions	16 286 873	19 140 406	17 639 666
4	Precious metals	46 301	40 384	40 967
5	Investments at amortised cost (government bonds and bills)	3 482 078	429 231	328 205
6	ЦБ, удерживаемые для продажи	-	-	-
6	Investments in shares at fair value	88 600	88 600	88 600
7	REPO transactions	-	-	-
8	Loans to customers	22 004 414	17 339 309	21 249 638
9	(Provisions for loans and financial leasing)	(2 243 144)	(1 934 628)	(2 104 211)
10	Gross net credits	19 761 270	15 404 681	19 145 427
11	Financing by Islamic principles banking	1 607 232	1 602 713	1 988 104
12	(Provisions for financing by Islamic principles banking)	(306 093)	(145 907)	(222 121)
13	Gross net financing by Islamic principles banking	1 301 139	1 456 806	1 765 983
14	Financial assets at fair value through profit or loss	7 604	2 179	115 148
15	Fixed assets and intangible assets	3 285 045	2 312 153	3 098 055
16	Право пользования по финансовой аренде	-	-	-
16	Other property	453 931	332 477	502 206
19	Investments and financial participation	150 000	-	-
17	Other assets	3 874 259	3 598 846	2 784 394
18	**TOTAL: ASSETS**	**80 618 831**	**64 227 628**	**71 188 105**
	LIABILITIES			
19	Liabilities to the National Bank	-	-	-
20	Other borrowed funds	3 940 647	3 366 869	3 829 714
21	Deposits of banks and financial institutions	947 432	595 390	972 439
22	Client funds	64 035 558	49 193 123	55 553 835
23	Customers' deposits by Islamic banking principles	605 002	289 136	490 607
24	Financial liabilities at fair value through profit or loss	26 497	34 105	19 427
25	Provisions for contingent liabilities	8 598	9 221	9 114
26	Current income tax liabilities	48 516	103 318	72 017
27	Other liabilities	2 762 377	4 121 906	3 005 350
28	Subordinated loan	88 990	87 844	89 595
29	**TOTAL LIABILITIES**	**72 463 617**	**57 800 912**	**64 042 098**
	EQUITY			
29	Common stock	5 186 000	5 186 000	5 186 000
30	Revaluation reserve	19 780	19 780	19 780
31	Undistributed profits	2 949 433	1 220 936	1 940 227
32	**TOTAL EQUITY**	**8 155 214**	**6 426 716**	**7 146 007**
33	**TOTAL: LIABILITIES AND EQUITY**	**80 618 831**	**64 227 628**	**71 188 105**

Chairman of the Management Board **Abakirova U.A.**

Chief Accountant **Sulaimanova A.K.**

КЫРГЫЗ РЕСПУБЛИКАСЫ БИШКЕК ш. "БАКАЙ БАНК" АЧЫК АКЦИОНЕРДИК КООМУ · РЕСПУБЛИКА г.БИШКЕК ОТКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО "БАКАЙ БАНК" · KYRGYZ REPUBLIC BISHKEK c. OPEN JOINT-STOCK COMPANY "BAKAI BANK" · БАКАЙ БАНК · 01811199810107

STATEMENT OF COMPREHENSIVE INCOME

for the month ending 30 April 2024 (including)

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

KGS in thousands

No.	Name of accounts	Reporting period April 30, 2024 (including)	Reporting period April 30, 2023 (including)
1	Interest income	1 327 721	796 130
2	Interest expenses	(572 277)	(332 667)
3	**Net interest income**	**755 444**	**463 463**
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(141 962)	(208 009)
5	**NET INTEREST INCOME AFTER LOAN LOSS PROVISION**	**613 482**	**255 454**
6	Financing by Islamic principles banking - income	95 925	84 985
7	Financing by Islamic principles banking - expenses	(1 454)	(2 720)
8	**Net income / loss on Islamic financing principles before provision for impairment**	**94 471**	**82 265**
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(84 389)	23 908
10	**NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING**	**10 082**	**106 173**
11	Net Income/(loss) from foreign exchange transactions	2 294 540	1 649 229
12	Income from services and commissions received	778 512	612 679
13	Islamic principles banking fees - income	-	6
14	Fees for services and commissions paid	(954 281)	(856 965)
15	Islamic principles banking fees - expenses	-	(4 365)
16	Net gain/(loss) on investments in securities	-	-
17	Share of profit in subsidiary	(3 460)	-
18	Other income	169 101	(27 839)
19	**Net non-interest income**	**2 284 412**	**1 372 745**
20	Operating income	2 907 976	1 734 372
21	Operating expenses	(1 780 428)	(689 808)
22	**Operating profit**	**1 127 548**	**1 044 564**
23	(Generation)/ recovery of provision for impairment for other transactions	(8 950)	40 089
24	**Profit before income tax**	**1 118 598**	**1 084 653**
25	Income tax expense	(112 850)	(63 717)
26	**Profit**	**1 005 748**	**1 020 936**
28	**Total comprehensive income**	**1 005 748**	**1 020 936**
29	Earnings per share, KGS	17,11	17,37

Chairman of the Management Board **Abakirova U.A.**

Chief Accountant **Sulaimanova A.K.**

КЫРГЫЗ РЕСПУБЛИКАСЫ БИШКЕК ш. "БАКАЙ БАНК" АЧЫК АКЦИОНЕРДИК КООМ
КЫРГЫЗСКАЯ РЕСПУБЛИКА г. БИШКЕК ОТКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО "БАКАЙ БАНК"
KYRGYZ REPUBLIC BISHKEK c. OPEN JOINT-STOCK COMPANY "BAKAI BANK"
БАКАЙ БАНК
ИНН 01811199810107

INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 30 April 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%	10,7%
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%	16,9%
Maximum interbank placements to one related bank or group of related banks (K1.4)	not more than15%	0,0%
Capital Adequacy ratio (K2.1)	not less than 12,5%	16,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	15,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	15,3%
Leverage ratio (K2.4)	not less than 6%	8,5%
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%	18,9%
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**