

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

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

No.	Name of accounts	KGS in thousands		KGS in thousands
		Reporting period June 30, 2024	Previous period June 30, 2023	Previous period December 31, 2023
	ASSETS			
1	Cash on hand	18 907 725	19 743 352	17 621 959
2	Funds in NBKR	11 313 891	5 829 631	8 057 495
3	Funds in banks and other financial institutions	18 889 625	13 376 186	17 639 666
4	Precious metals	34 834	37 491	40 967
5	Investments at amortised cost (government bonds and bills)	2 169 751	430 246	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	23 024 061	19 323 333	21 249 638
9	(Provisions for loans and financial leasing)	(2 302 278)	(2 044 890)	(2 104 211)
10	Gross net credits	20 721 783	17 278 443	19 145 427
11	Financing by Islamic principles banking	1 396 754	2 044 824	1 988 104
12	(Provisions for financing by Islamic principles banking)	(247 349)	(155 242)	(222 121)
13	Gross net financing by Islamic principles banking	1 149 405	1 889 582	1 765 983
14	Financial assets at fair value through profit or loss	36 885	56 007	115 148
15	Fixed assets and intangible assets	3 402 984	2 450 708	3 098 055
16	Право пользования по финансовой аренде	-	-	-
16	Other property	429 904	320 694	502 206
19	Investments and financial participation	150 000	-	-
17	Other assets	5 317 079	2 555 164	2 784 394
18	TOTAL: ASSETS	82 612 466	64 056 104	71 188 105
	LIABILITIES			
19	Liabilities to the National Bank	-	-	-
20	Other borrowed funds	3 947 318	3 512 454	3 829 714
21	Deposits of banks and financial institutions	894 852	646 435	972 439
22	Client funds	63 082 620	50 155 368	55 553 835
23	Customers' deposits by Islamic banking principles	637 159	407 578	490 607
24	Financial liabilities at fair value through profit or loss	58 364	25 938	19 427
25	Provisions for contingent liabilities	9 509	8 199	9 114
26	Current income tax liabilities	149 016	74 600	72 017
27	Other liabilities	4 899 608	2 213 536	3 005 350
28	Subordinated loan	86 765	87 549	89 595
29	TOTAL LIABILITIES	73 765 211	57 131 657	64 042 098
	EQUITY			
29	Common stock	7 000 000	5 186 000	5 186 000
30	Revaluation reserve	19 780	19 780	19 780
31	Undistributed profits	1 827 475	1 718 667	1 940 227
32	TOTAL EQUITY	8 847 255	6 924 447	7 146 007
33	TOTAL: LIABILITIES AND EQUITY	82 612 466	64 056 104	71 188 105

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

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

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

KGS in thousands

No.	Name of accounts	Reporting period	Reporting period
		June 30, 2024	June 30, 2023
		(including)	(including)
1	Interest income	2 041 273	1 296 437
2	Interest expenses	(883 541)	(529 337)
3	Net interest income	1 157 732	767 100
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(201 290)	(318 336)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	956 442	448 764
6	Financing by Islamic principles banking - income	139 885	142 905
7	Financing by Islamic principles banking - expenses	(8 348)	(3 926)
8	Net income / loss on Islamic financing principles before provision for impairment	131 538	138 979
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(25 238)	14 572
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	106 300	153 551
11	Net Income/(loss) from foreign exchange transactions	3 727 416	2 315 041
12	Income from services and commissions received	1 142 384	955 933
13	Islamic principles banking fees - income	-	10
14	Fees for services and commissions paid	(1 419 417)	(1 111 338)
15	Islamic principles banking fees - expenses	-	(11 507)
16	Net gain/(loss) on investments in securities	-	-
17	Share of profit in subsidiary	(2 768)	-
18	Other income	294 038	(56 384)
19	Net non-interest income	3 744 421	2 091 755
20	Operating income	4 807 163	2 694 070
21	Operating expenses	(2 686 921)	(1 034 492)
22	Operating profit	2 120 242	1 659 578
23	(Generation)/ recovery of provision for impairment for other transactions	(205 643)	(16 796)
24	Profit before income tax	1 914 599	1 642 782
25	Income tax expense	(213 350)	(124 115)
26	Profit	1 701 248	1 518 667
27	Total comprehensive income	1 701 248	1 518 667
28	Earnings per share, KGS	17,79	26,98

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 30 June 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%	9,9%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,0%
Maximum interbank placements risk (K1.3)	not more than 30%	19,0%
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%	15,8%
Capital Tier 1 Adequacy ratio (K2.2)	not less than 7,5%	13,3%
Basic Capital Tier 1 Adequacy ratio (K2.3)	not less than 6%	13,3%
Leverage ratio (K2.4)	not less than 6%	8,3%
Liquidity ratio (K3.1)	not less than 45%	93,8%
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%	17,7%
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

Muratova A.M.

