

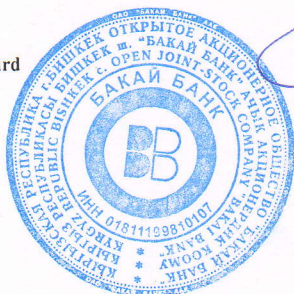
STATEMENT OF FINANCIAL POSITION
for the month ending 31 May 2024 (including)

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

No.	Name of accounts	KGS in thousands	
		Reporting period May 31, 2024	Previous period May 31, 2023
	ASSETS		
1	Cash on hand	14 832 322	19 782 468
2	Funds in NBKR	8 550 243	4 684 857
3	Funds in banks and other financial institutions	27 248 476	16 563 269
4	Precious metals	35 536	38 929
5	Investments at amortised cost (government bonds and bills)	3 138 837	432 573
6	ЦБ, удерживаемые для продажи	-	-
6	Investments in shares at fair value	88 600	88 600
7	REPO transactions	-	-
8	Loans to customers	22 367 171	18 641 883
9	(Provisions for loans and financial leasing)	(2 295 410)	(2 024 502)
10	Gross net credits	20 071 761	16 617 381
11	Financing by Islamic principles banking	1 465 744	1 791 942
12	(Provisions for financing by Islamic principles banking)	(244 442)	(148 457)
13	Gross net financing by Islamic principles banking	1 221 302	1 643 485
14	Financial assets at fair value through profit or loss	16 499	-
15	Fixed assets and intangible assets	3 387 658	2 430 267
16	Право пользования по финансовой аренде	-	-
16	Other property	453 571	319 466
19	Investments and financial participation	150 000	-
17	Other assets	4 176 609	2 106 202
18	TOTAL: ASSETS	83 371 415	64 707 497
	LIABILITIES		
19	Liabilities to the National Bank	-	-
20	Other borrowed funds	3 957 929	3 486 915
21	Deposits of banks and financial institutions	999 105	616 453
22	Client funds	65 552 906	51 078 102
23	Customers' deposits by Islamic banking principles	685 834	452 218
24	Financial liabilities at fair value through profit or loss	35 816	30 459
25	Provisions for contingent liabilities	9 263	10 011
26	Current income tax liabilities	72 516	49 600
27	Other liabilities	3 523 160	2 169 544
28	Subordinated loan	88 024	87 914
29	TOTAL LIABILITIES	74 924 553	57 981 216
	EQUITY		
29	Common stock	7 000 000	5 186 000
30	Revaluation reserve	19 780	19 780
31	Undistributed profits	1 427 080	1 520 501
32	TOTAL EQUITY	8 446 860	6 726 281
33	TOTAL: LIABILITIES AND EQUITY	83 371 415	64 707 497

Chairman of the Management Board

Chief Accountant



Abakirova U.A.

Sulaimanova A.K.

STATEMENT OF COMPREHENSIVE INCOME
for the month ending 31 May 2024 (including)

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

KGS in thousands

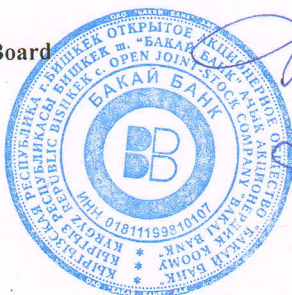
No.	Name of accounts	Reporting period	Reporting period
		May 31, 2024	May 31, 2023
		(including)	(including)
1	Interest income	1 679 998	1 044 497
2	Interest expenses	(726 459)	(434 146)
3	Net interest income	953 539	610 351
4	(Generation) / recovery of provision for impairment of assets for which interest is accrued	(194 421)	(297 937)
5	NET INTEREST INCOME AFTER LOAN LOSS PROVISION	759 118	312 414
6	Financing by Islamic principles banking - income	121 903	111 538
7	Financing by Islamic principles banking - expenses	(7 388)	(3 285)
8	Net income / loss on Islamic financing principles before provision for impairment	114 515	108 253
9	Formation of a reserve for impairment of assets placed on Islamic principles of financing	(22 371)	21 358
10	NET INCOME / DAMAGE BY ISLAMIC PRINCIPLES OF FUNDING	92 144	129 611
11	Net Income/(loss) from foreign exchange transactions	2 935 513	2 020 274
12	Income from services and commissions received	977 298	783 383
13	Islamic principles banking fees - income	-	8
14	Fees for services and commissions paid	(1 193 076)	(982 629)
15	Islamic principles banking fees - expenses	-	(7 474)
16	Net gain/(loss) on investments in securities	-	-
17	Other income	194 561	(14 382)
18	Net non-interest income	2 914 296	1 799 180
19	Operating income	3 765 558	2 241 205
20	Operating expenses	(2 257 809)	(854 255)
21	Operating profit	1 507 749	1 386 950
22	(Generation)/ recovery of provision for impairment for other transactions	(70 046)	32 666
23	Profit before income tax	1 437 703	1 419 616
24	Income tax expense	(136 850)	(99 115)
25	Profit	1 300 853	1 320 501
26	Total comprehensive income	1 300 853	1 320 501
27	Earnings per share, KGS	12,61	23,06

Chairman of the Management Board

Abakirova U.A.

Chief Accountant

Sulaimanova A.K.



**INFORMATION ON COMPLIANCE WITH ECONOMIC STANDARDS
for the month ending 31 May 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%	10,3%
Maximum single exposure to one related party or group of related parties risk (K1.2)	not more than 15%	3,2%
Maximum interbank placements risk (K1.3)	not more than 30%	23,4%
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%	16,7%
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%	8,3%
Liquidity ratio (K3.1)	not less than 45%	94,6%
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%	19,0%
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.

