

LLC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

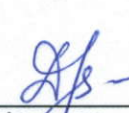
STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED SEPTEMBER 30, 2023
(in thousands of Kyrgyz Soms)

| | September 30, 2023 | September 30, 2022 | December 31, 2022 |
|--|--------------------|--------------------|-------------------|
| ASSETS: | | | |
| Cash and cash equivalents | 110 043 | 129 968 | 165 882 |
| Loans to customers | 4 071 381 | 3 039 818 | 3 206 807 |
| Property, plant, equipment, intangible assets and RUA | 75 581 | 102 567 | 90 509 |
| Financial instruments at fair value through profit or loss | 95 957 | 40 048 | 91 405 |
| Other assets | 64 727 | 89 913 | 80 844 |
| TOTAL ASSETS | 4 417 689 | 3 402 314 | 3 635 447 |
| SHAREHOLDERS' EQUITY AND LIABILITIES: | | | |
| LIABILITIES: | | | |
| Loans received | 3 523 904 | 2 737 357 | 2 927 394 |
| Lease liabilities | 41 702 | 66 031 | 58 741 |
| Other liabilities | 153 700 | 85 122 | 98 719 |
| | 3 719 306 | 2 888 510 | 3 084 854 |
| SHAREHOLDERS' EQUITY: | | | |
| Share capital | 250 000 | 250 000 | 250 000 |
| Retained earnings | 448 383 | 263 804 | 300 593 |
| | 698 383 | 513 804 | 550 593 |
| TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES | 4 417 689 | 3 402 314 | 3 635 447 |

On behalf of the Management:


Chinara Moldazhanova
General Director

October 25, 2023
Bishkek, the Kyrgyz Republic


Maya Dzhusupova
Chief Accountant

October 25, 2023
Bishkek, the Kyrgyz Republic



LLC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR 9 MONTHS OF 2023
(in thousands of Kyrgyz Soms)

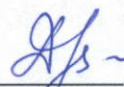
| | For the period ended September 30, 2023 | For the period ended September 30, 2022 | For the year ended December 31, 2022 |
|---|--|--|---|
| Interest income | 1 068 205 | 694 844 | 996 792 |
| Interest expenses | (421 770) | (304 197) | (429 725) |
| NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 646 435 | 390 647 | 567 067 |
| Accrual of allowance for impairment losses on interest bearing assets | (27 762) | (27 003) | (27 342) |
| NET INTEREST INCOME | 618 673 | 363 644 | 539 725 |
| Commission income | 71 519 | 56 984 | 78 515 |
| Commission expenses | (19 166) | (10 118) | (16 144) |
| Interest expenses on financial instruments at fair value | (77 150) | (41 293) | (62 331) |
| Net (loss) / gain on foreign exchange operations | (6 262) | 170 | (3 887) |
| Accrual of allowance for impairment losses on non-interest bearing assets | 129 | 51 | (32) |
| Other income | 2 526 | 865 | 1 554 |
| NET NON - INTEREST (LOSS) / INCOME | (28 404) | 6 659 | (2 325) |
| Operating expenses | (415 817) | (322 039) | (445 848) |
| PROFIT BEFORE INCOME TAX | 174 452 | 48 264 | 91 552 |
| Income tax | (16 909) | (5 268) | (11 766) |
| PROFIT FOR THE PERIOD | 157 543 | 42 996 | 79 786 |
| Other comprehensive income | - | - | - |
| TOTAL COMPREHENSIVE INCOME | 157 543 | 42 996 | 79 786 |

On behalf of the Management:



Chinara Moldazhanova
General Director

October 25, 2023
Bishkek, the Kyrgyz Republic



Maya Dzhusupova
Chief Accountant

October 25, 2023
Bishkek, the Kyrgyz Republic

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LLC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

**STATEMENT OF THE SHARES OF PARTICIPANTS
FOR THE PERIOD ENDED SEPTEMBER 30, 2023**

(in thousands of Kyrgyz Soms)


The shares of participants in the Share capital are distributed in the following order as of 30 September, 2023:

| | Amount | Share |
|---------------------------|----------------|----------------|
| Ms. Chinara Moldazhanova | 87,575 | 35.03% |
| MIKRO KAPITAL S.a.r.l. | 57,450 | 22.98% |
| Ms. Begimai Zhumgalbekova | 55,375 | 22.15% |
| Mr. Arzymat Derbishaliev | 21,625 | 8.65% |
| Ms. Zhypariza Zholdosheva | 12,400 | 4.96% |
| Mr. Pardavai Abdiraimov | 11,550 | 4.62% |
| Ms. Cholpon Kokumova | 4,025 | 1.61% |
| | <u>250,000</u> | <u>100.00%</u> |

On behalf of the Management:


Chinara Moldazhanova
General Director

October 25, 2023
Bishkek, the Kyrgyz Republic


Maya Dzhusupova
Chief Accountant

October 25, 2023
Bishkek, the Kyrgyz Republic

