

LLC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

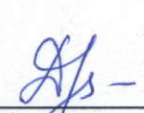
STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED SEPTEMBER 30, 2023
(in thousands of Kyrgyz Soms)

	September 30, 2023	September 30, 2022	December 31, 2022
ASSETS:			
Cash and cash equivalents	110 287	130 259	166 256
Loans to customers	4 069 711	3 039 327	3 207 301
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	64 990	90 779	81 159
TOTAL ASSETS	4 416 526	3 402 980	3 636 630
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	3 523 904	2 737 357	2 927 395
Lease liabilities	41 702	66 031	58 741
Other liabilities	153 700	85 122	98 718
	3 719 306	2 888 510	3 084 854
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	447 220	264 470	301 776
	697 220	514 470	551 776
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 416 526	3 402 980	3 636 630

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 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	646 435	390 647	567 067
Accrual of allowance for impairment losses on interest bearing assets	(29 979)	(24 398)	(23 962)
NET INTEREST INCOME	616 456	366 249	543 105
Commission income	71 520	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	(6 261)	170	(3 888)
Other income	2 526	865	1 554
NET NON - INTEREST LOSS/ (INCOME)	(28 531)	6 608	(2 294)
Operating expenses	(415 817)	(322 039)	(445 848)
PROFIT BEFORE INCOME TAX	172 108	50 818	94 963
Income tax	(16 909)	(5 268)	(12 107)
PROFIT FOR THE PERIOD	155 199	45 550	82 856
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	155 199	45 550	82 856

On behalf of the Management:


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General Director

October 25, 2023
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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


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