

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED DECEMBER 31, 2023
(in thousands of Kyrgyz Soms)

	December 31, 2023	September 30, 2023	December 31, 2022
ASSETS:			
Cash and cash equivalents	388 338	110 043	165 882
Loans to customers	4 375 537	4 071 381	3 206 807
Property, plant, equipment, intangible assets and RUA	73 139	75 581	90 509
Financial instruments at fair value through profit or loss	37 791	95 957	91 405
Other assets	67 664	64 727	80 844
TOTAL ASSETS	4 942 469	4 417 689	3 635 447
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	3 973 261	3 523 904	2 927 394
Lease liabilities	37 299	41 702	58 741
Other liabilities	163 467	153 700	98 719
	4 174 027	3 719 306	3 084 854
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	518 442	448 383	300 593
	768 442	698 383	550 593
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 942 469	4 417 689	3 635 447

On behalf of the Management:



Chinara Moldazhanova
General Director

January 26, 2024
Bishkek, the Kyrgyz Republic





Maya Dzhusupova
Chief Accountant

January 26, 2024
Bishkek, the Kyrgyz Republic



CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2023
(in thousands of Kyrgyz Soms)

	For the period ended December 31, 2023	For the period ended September 30, 2023	For the year ended December 31, 2022
Interest income	1 510 603	1 068 205	996 792
Interest expenses	(604 958)	(421 770)	(429 725)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	905 645	646 435	567 067
Accrual of allowance for impairment losses on interest bearing assets	(34 992)	(27 762)	(27 342)
NET INTEREST INCOME	870 653	618 673	539 725
Commission income	94 554	71 519	78 515
Commission expenses	(26 901)	(19 166)	(16 144)
Interest expenses on financial instruments at fair value	(98 455)	(77 150)	(62 331)
Net (loss) / gain on foreign exchange operations	(7 204)	(6 262)	(3 887)
Accrual of allowance for impairment losses on non-interest bearing assets	(781)	129	(32)
Other income	2 870	2 526	1 554
NET NON - INTEREST (LOSS) / INCOME	(35 917)	(28 404)	(2 325)
Operating expenses	(579 550)	(415 817)	(445 848)
PROFIT BEFORE INCOME TAX	255 186	174 452	91 552
Income tax	(27 582)	(16 909)	(11 766)
PROFIT FOR THE PERIOD	227 604	157 543	79 786
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	227 604	157 543	79 786

On behalf of the Management:

Chinara Moldazhanova
General Director

January 26, 2024
Bishkek, the Kyrgyz Republic



Maya Dzhusupova
Chief Accountant

January 26, 2024
Bishkek, the Kyrgyz Republic

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LLC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

**STATEMENT OF THE SHARES OF PARTICIPANTS
FOR THE PERIOD ENDED DECEMBER 31, 2023**

(in thousands of Kyrgyz Soms)

The shares of participants in the Share capital are distributed in the following order as of 31 December, 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%
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	250,000	100.00%

On behalf of the Management:


Chinara Moldazhanova
General Director

January 26, 2024
Bishkek, the Kyrgyz Republic


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