

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	389 493	110 287	166 256
Loans to customers	4 364 755	4 069 711	3 207 301
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	68 153	64 990	81 159
TOTAL ASSETS	4 933 331	4 416 526	3 636 630
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	3 973 261	3 523 904	2 927 395
Lease liabilities	37 299	41 702	58 741
Other liabilities	163 468	153 700	98 718
	4 174 028	3 719 306	3 084 854
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	509 303	447 220	301 776
	759 303	697 220	551 776
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 933 331	4 416 526	3 636 630

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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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	905 645	646 435	567 067
Accrual of allowance for impairment losses on interest bearing assets	(46 095)	(29 979)	(23 962)
NET INTEREST INCOME	859 550	616 456	543 105
Commission income	94 554	71 520	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)	(6 261)	(3 888)
Other income	2 870	2 526	1 554
NET NON - INTEREST LOSS/ (INCOME)	(35 136)	(28 531)	(2 294)
Operating expenses	(579 550)	(415 817)	(445 848)
PROFIT BEFORE INCOME TAX	244 864	172 108	94 963
Income tax	(27 582)	(16 909)	(12 107)
PROFIT FOR THE PERIOD	217 282	155 199	82 856
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	217 282	155 199	82 856

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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