

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

**STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED MARCH 31, 2024**


(in thousands of Kyrgyz Soms)

	March 31, 2024	December 31, 2023	March 31, 2023
ASSETS:			
Cash and cash equivalents	269 159	389 645	162 758
Loans to customers	4 436 252	4 364 755	3 392 885
Property, plant, equipment, intangible assets and RUA	84 487	73 118	80 866
Financial instruments at fair value through profit or loss	43 378	37 791	98 838
Other assets	93 265	68 293	76 728
TOTAL ASSETS	4 926 541	4 933 602	3 812 075
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	3 873 472	3 973 660	3 074 792
Lease liabilities	48 697	37 299	52 790
Other liabilities	187 627	163 524	110 664
	4 109 796	4 174 483	3 238 246
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	566 745	509 119	323 829
	816 745	759 119	573 829
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 926 541	4 933 602	3 812 075

On behalf of the Management:


Chinara Moldazhanova
General Director

April 17, 2024
Bishkek, the Kyrgyz Republic


Maya Dzhusupova
Chief Accountant

April 17, 2024
Bishkek, the Kyrgyz Republic


CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR 3 MONTHS OF 2024

(in thousands of Kyrgyz Soms)


	For the period ended March 31, 2024	For the period ended December 31, 2023	For the year ended March 31, 2023
Interest income	441 056	1 500 848	310 409
Interest expenses	(189 579)	(602 384)	(127 342)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	251 477	898 464	183 067
Accrual of allowance for impairment losses on interest bearing assets	(19 553)	(46 095)	(11 581)
NET INTEREST INCOME	231 924	852 369	171 486
Commission income	28 268	94 554	22 475
Commission expenses	(9 132)	(26 904)	(6 373)
Interest expenses on financial instruments at fair value	(15 471)	(101 428)	(24 340)
Net (loss) / gain on foreign exchange operations	(202)	(7 204)	(1 798)
Other income	275	2 870	233
NET NON - INTEREST LOSS/ (INCOME)	3 738	(38 112)	(9 803)
Operating expenses	(171 812)	(579 609)	(126 578)
PROFIT BEFORE INCOME TAX	63 850	234 648	35 105
Income tax	(6 224)	(27 305)	(3 298)
PROFIT FOR THE PERIOD	57 626	207 343	31 807
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	57 626	207 343	31 807

On behalf of the Management:


Chinara Moldazhanova
General Director

April 17, 2024
Bishkek, the Kyrgyz Republic




Maya Dzhusupova
Chief Accountant

April 17, 2024
Bishkek, the Kyrgyz Republic

LLC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

**STATEMENT OF THE SHARES OF PARTICIPANTS
FOR THE PERIOD ENDED MARCH 31, 2024**

(in thousands of Kyrgyz Soms)

The shares of participants in the Share capital are distributed in the following order as of 31 March, 2024:

	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

April 17, 2024
Bishkek, the Kyrgyz Republic


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