

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF FINANCIAL POSITION
FOR 6 MONTHS OF 2024

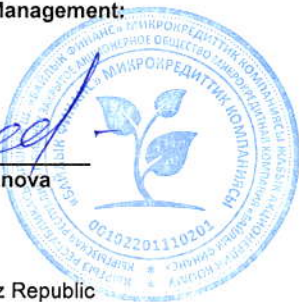
(in thousands of Kyrgyz Soms)

	June 30, 2024	December 31, 2023	June 30, 2023
ASSETS:			
Cash and cash equivalents	150 854	388 490	286 986
Loans to customers	4 899 007	4 375 507	3 667 069
Property, plant, equipment, intangible assets and RUA	135 002	73 118	73 250
Financial instruments at fair value through profit or loss	51 536	37 791	84 152
Other assets	96 888	66 802	74 837
TOTAL ASSETS	5 333 287	4 941 708	4 186 294
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	4 175 558	3 973 661	3 383 924
Lease liabilities	40 930	37 299	47 084
Other liabilities	233 990	163 523	122 210
	4 450 478	4 174 483	3 553 218
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	632 809	517 225	383 076
	882 809	767 225	633 076
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	5 333 287	4 941 708	4 186 294

On behalf of the Management:


Chihara Moldazhanova
General Director

July 30, 2024
Bishkek, the Kyrgyz Republic




Maya Dzhusupova
Chief Accountant

July 30, 2024
Bishkek, the Kyrgyz Republic

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR 6 MONTHS OF 2024


(in thousands of Kyrgyz Soms)

	For the period ended June 30, 2024	For the period ended December 31, 2023	For the year ended June 30, 2023
Interest income	898 803	1 500 776	667 274
Interest expenses	(383 550)	(602 223)	(266 333)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	515 253	898 553	400 941
Accrual of allowance for impairment losses on interest bearing assets	(45 932)	(34 992)	(16 474)
NET INTEREST INCOME	469 321	863 561	384 467
Commission income	55 974	63 284	47 753
Commission expenses	(18 545)	(4 609)	(13 398)
Interest expenses on financial instruments at fair value	(31 376)	(101 428)	(51 389)
Net (loss) / gain on foreign exchange operations	(71)	(7 204)	(2 604)
Accrual of allowance for impairment losses on non-interest bearing assets	568	(781)	(276)
Other income	837	34 212	2 062
NET NON - INTEREST (LOSS) / INCOME	7 387	(16 526)	(17 852)
Operating expenses	(350 456)	(602 064)	(264 048)
PROFIT BEFORE INCOME TAX	126 252	244 971	102 567
Income tax	(10 669)	(28 338)	(10 329)
PROFIT FOR THE PERIOD	115 583	216 633	92 238
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	115 583	216 633	92 238

On behalf of the Management:


Chinara Moldazhanova
General Director

July 30, 2024
Bishkek, the Kyrgyz Republic


Maya Dzhusupova
Chief Accountant

July 30, 2024
Bishkek, the Kyrgyz Republic

CJSC “MICRO-CREDIT COMPANY “BAILYK FINANCE”

**STATEMENT OF THE SHARES OF PARTICIPANTS
FOR THE PERIOD ENDED JUNE 30, 2024**

(in thousands of Kyrgyz Soms)

The shares of participants in the Share capital are distributed in the following order as of 30 June, 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%
Ms. Chynar Sultanova	6,550	2,62%
Ms. Kanymbacha Kudainazarova	5000	2,00%
Ms. Cholpon Kokumova	4,025	1,61%
	<u>250,000</u>	<u>100,00%</u>

On behalf of the Management:


Chinara Moldazhanova
General Director

July 30, 2024

Bishkek, the Kyrgyz Republic


Maya Dzhusupova
Chief Accountant

July 30, 2024

Bishkek, the Kyrgyz Republic

