

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	151 441	389 645	287 636
Loans to customers	4 872 904	4 364 755	3 669 699
Property, plant, equipment, intangible assets and RUA	135 002	73 118	73 250
Financial instruments at fair value through profit or loss	51 535	37 791	84 152
Other assets	98 055	68 293	75 146
TOTAL ASSETS	5 308 937	4 933 602	4 189 883
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	4 175 558	3 973 660	3 383 924
Lease liabilities	40 930	37 299	47 084
Other liabilities	233 989	163 524	122 211
	4 450 477	4 174 483	3 553 219
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	608 460	509 119	386 664
	858 460	759 119	636 664
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	5 308 937	4 933 602	4 189 883

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 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	(61 608)	(46 095)	(14 345)
NET INTEREST INCOME	453 645	852 458	386 596
Commission income	55 974	63 284	47 753
Commission expenses	(18 545)	(6 904)	(13 398)
Interest expenses on financial instruments at fair value	(31 376)	(101 428)	(51 389)
Net (loss) / gain on foreign exchange operations	(71)	(4 909)	(2 604)
Other income	837	34 212	2 062
NET NON - INTEREST LOSS/ (INCOME)	6 819	(15 745)	(17 576)
Operating expenses	(350 456)	(602 064)	(264 048)
PROFIT BEFORE INCOME TAX	110 008	234 649	104 972
Income tax	(10 669)	(27 305)	(10 329)
PROFIT FOR THE PERIOD	99 339	207 344	94 643
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	99 339	207 344	94 643

On behalf of the Management:


Chinara Moldazhanova
General Director

July 30, 2024
Bishkek, the Kyrgyz Republic




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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

