


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	268 364	388 490	162 390
Loans to customers	4 445 453	4 375 507	3 396 392
Property, plant, equipment, intangible assets and RUA	84 487	73 118	80 865
Financial instruments at fair value through profit or loss	43 378	37 791	98 838
Other assets	91 961	66 802	76 422
TOTAL ASSETS	4 933 643	4 941 708	3 814 907
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	3 873 472	3 973 661	3 074 792
Lease liabilities	48 697	37 299	52 790
Other liabilities	187 628	163 523	110 664
	4 109 797	4 174 483	3 238 246
SHAREHOLDERS' EQUITY:			
Share capital	250 000	250 000	250 000
Retained earnings	573 846	517 225	326 661
	823 846	767 225	576 661
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	4 933 643	4 941 708	3 814 907

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 THE PERIOD ENDED MARCH 31, 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	441 057	1 500 776	310 409
Interest expenses	(189 579)	(602 223)	(127 342)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	251 478	898 553	183 067
Accrual of allowance for impairment losses on interest bearing assets	(20 917)	(34 992)	(7 571)
NET INTEREST INCOME	230 561	863 561	175 496
Commission income	28 268	63 284	22 475
Commission expenses	(9 132)	(4 609)	(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)
Accrual of allowance for impairment losses on non-interest bearing assets	360	(781)	6
Other income	275	34 212	233
NET NON - INTEREST (LOSS) / INCOME	4 098	(16 526)	(9 797)
Operating expenses	(171 812)	(602 064)	(126 578)
PROFIT BEFORE INCOME TAX	62 847	244 971	39 121
Income tax	(6 224)	(28 338)	(3 298)
PROFIT FOR THE PERIOD	56 623	216 633	35 823
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	56 623	216 633	35 823

On behalf of the Management:

Chinara Moldazhanova
General Director

April 17, 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 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%
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	250,000	100,00%
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On behalf of the Management:


Chinara Moldazhanova
General Director

April 17, 2024

Bishkek, the Kyrgyz Republic


Maya Dzhusupova
Chief Accountant

April 17, 2024

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