

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED SEPTEMBER 30, 2024
(in thousands of Kyrgyz Soms)

	September 30, 2024	December 31, 2023	September 30, 2023
ASSETS:			
Cash and cash equivalents	141 027	389 645	110 287
Loans to customers	5 236 869	4 364 755	4 069 711
Property, plant, equipment, intangible assets and RUA	128 570	73 118	75 581
Financial instruments at fair value through profit or loss	70 694	37 791	95 957
Other assets	103 176	68 293	64 990
TOTAL ASSETS	5 680 336	4 933 602	4 416 526
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	4 535 672	3 973 660	3 523 904
Lease liabilities	35 109	37 299	41 702
Other liabilities	235 673	163 524	153 700
	4 806 454	4 174 483	3 719 306
SHAREHOLDERS' EQUITY:			
Share capital	700 000	250 000	250 000
Retained earnings	173 882	509 119	447 220
	873 882	759 119	697 220
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	5 680 336	4 933 602	4 416 526

On behalf of the Management:

Chinara Moldazhanova
General Director

October 25, 2024
Bishkek, the Kyrgyz Republic



Maya Dzhusupova
Chief Accountant

October 25, 2024
Bishkek, the Kyrgyz Republic

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR 9 MONTHS OF 2024

(in thousands of Kyrgyz Soms)

	For the period ended September 30, 2024	For the period ended December 31, 2023	For the year ended September 30, 2023
Interest income	1 395 448	1 500 776	1 068 205
Interest expenses	(594 351)	(602 223)	(421 770)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	801 097	898 553	646 435
Accrual of allowance for impairment losses on interest bearing assets	(96 477)	(46 095)	(29 979)
NET INTEREST INCOME	704 620	852 458	616 456
Commission income	90 847	63 284	71 520
Commission expenses	(29 822)	(6 904)	(19 166)
Interest expenses on financial instruments at fair value	(49 829)	(101 428)	(77 150)
Net (loss) / gain on foreign exchange operations	(1 076)	(4 909)	(6 261)
Other income	2 841	34 212	2 526
NET NON - INTEREST LOSS/ (INCOME)	12 961	(15 745)	(28 531)
Operating expenses	(533 081)	(602 064)	(415 817)
PROFIT BEFORE INCOME TAX	184 500	234 649	172 108
Income tax	(17 900)	(27 305)	(16 909)
PROFIT FOR THE PERIOD	166 600	207 344	155 199
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	166 600	207 344	155 199

On behalf of the Management:

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General Director

October 25, 2024
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CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF THE SHARES OF PARTICIPANTS FOR THE PERIOD ENDED SEPTEMBER 30, 2024

(in thousands of Kyrgyz Soms)

The shares of participants in the Share capital are distributed in the following order as of September 30, 2024:

	Amount	Share
Ms. Chinara Moldazhanova	245,210	35.03%
MIKRO KAPITAL S.a.r.l.	160,860	22.98%
Ms. Begimai Zhumgalbekova	155,050	22.15%
Mr. Arzymat Derbishaliev	60,550	8.65%
Ms. Zhypariza Zholdosheva	34,720	4.96%
Ms.Chynar Sultanova	18,340	2.62%
Ms. Kanymbacha Kudainazarova	14,000	2.00%
Ms. Cholpon Kokumova	11,270	1.61%
	<u>700,000</u>	<u>100.00%</u>

On behalf of the Management:



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General Director

October 25, 2024

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