

**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
<b>ASSETS:</b>			
Cash and cash equivalents	140 710	388 490	110 043
Loans to customers	5 279 852	4 375 507	4 071 381
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	101 659	66 802	64 727
<b>TOTAL ASSETS</b>	<b>5 721 485</b>	<b>4 941 708</b>	<b>4 417 689</b>
<b>SHAREHOLDERS' EQUITY AND LIABILITIES:</b>			
<b>LIABILITIES:</b>			
Loans received	4 535 672	3 973 661	3 523 904
Lease liabilities	35 109	37 299	41 702
Other liabilities	235 673	163 523	153 700
	<u>4 806 454</u>	<u>4 174 483</u>	<u>3 719 306</u>
<b>SHAREHOLDERS' EQUITY:</b>			
Share capital	700 000	250 000	250 000
Retained earnings	215 031	517 225	448 383
	<u>915 031</u>	<u>767 225</u>	<u>698 383</u>
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>5 721 485</b>	<b>4 941 708</b>	<b>4 417 689</b>

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	(600 311)	(602 223)	(421 770)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>795 137</b>	<b>898 553</b>	<b>646 435</b>
Accrual of allowance for impairment losses on interest bearing assets	(64 271)	(34 992)	(27 762)
<b>NET INTEREST INCOME</b>	<b>730 866</b>	<b>863 561</b>	<b>618 673</b>
Commission income	90 847	63 284	71 519
Commission expenses	(29 822)	(4 609)	(19 166)
Interest expenses on financial instruments at fair value	(43 868)	(101 428)	(77 150)
Net (loss) / gain on foreign exchange operations	(1 076)	(7 204)	(6 262)
Accrual of allowance for impairment losses on non-interest bearing assets	837	(781)	129
Other income	2 841	34 212	2 526
<b>NET NON - INTEREST (LOSS) / INCOME</b>	<b>19 759</b>	<b>(16 526)</b>	<b>(28 404)</b>
Operating expenses	(533 081)	(602 064)	(415 817)
<b>PROFIT BEFORE INCOME TAX</b>	<b>217 544</b>	<b>244 971</b>	<b>174 452</b>
Income tax	(17 900)	(28 338)	(16 909)
<b>PROFIT FOR THE PERIOD</b>	<b>199 644</b>	<b>216 633</b>	<b>157 543</b>
Other comprehensive income	-	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>199 644</b>	<b>216 633</b>	<b>157 543</b>

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 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:

	<b>Amount</b>	<b>Share</b>
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:**

  
  
**Chinara Moldazhanova**  
**General Director**  
October 25, 2024  
Bishkek, the Kyrgyz Republic

  
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**Chief Accountant**  
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