


CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF FINANCIAL POSITION  
FOR THE PERIOD ENDED DECEMBER 31, 2024  
(in thousands of Kyrgyz Soms)


	December 31, 2024	September 30, 2024	December 31, 2023
<b>ASSETS:</b>			
Cash and cash equivalents	393 721	140 710	388 490
Loans to customers	5 558 707	5 279 852	4 375 507
Property, plant, equipment, intangible assets and RUA	118 714	128 570	73 118
Financial instruments at fair value through profit or loss	62 654	70 694	37 791
Other assets	98 540	101 659	66 802
<b>TOTAL ASSETS</b>	<b>6 232 336</b>	<b>5 721 485</b>	<b>4 941 708</b>
<b>SHAREHOLDERS' EQUITY AND LIABILITIES:</b>			
<b>LIABILITIES:</b>			
Loans received	4 955 482	4 535 672	3 973 661
Lease liabilities	32 964	35 109	37 299
Other liabilities	274 556	235 673	163 523
	5 263 002	4 806 454	4 174 483
<b>SHAREHOLDERS' EQUITY:</b>			
Share capital	700 000	700 000	250 000
Retained earnings	269 334	215 031	517 225
	969 334	915 031	767 225
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>6 232 336</b>	<b>5 721 485</b>	<b>4 941 708</b>

On behalf of the Management:

  
Chinara Moldazhanova  
General Director

January 27, 2025  
Bishkek, the Kyrgyz Republic



  
Maya Dzhusupova  
Chief Accountant


January 27, 2025  
Bishkek, the Kyrgyz Republic

CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR 12 MONTHS OF 2024  
(in thousands of Kyrgyz Soms)


	For the period ended December 31, 2024	For the period ended September 30, 2024	For the year ended December 31, 2023
Interest income	1 905 577	1 395 448	1 500 776
Interest expenses	(816 023)	(600 311)	(602 223)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 089 554</b>	<b>795 137</b>	<b>898 553</b>
Accrual of allowance for impairment losses on interest bearing assets	(2 123)	(64 271)	(34 992)
<b>NET INTEREST INCOME</b>	<b>1 087 431</b>	<b>730 866</b>	<b>863 561</b>
Commission income	130 090	90 847	63 284
Commission expenses	(43 058)	(29 822)	(4 609)
Interest expenses on financial instruments at fair value	(66 842)	(43 868)	(101 428)
Net (loss) / gain on foreign exchange operations	(3 391)	(1 076)	(7 204)
Accrual of allowance for impairment losses on non-interest bearing assets	256	837	(781)
Other income	13 548	2 841	34 212
<b>NET NON - INTEREST (LOSS) / INCOME</b>	<b>30 603</b>	<b>19 759</b>	<b>(16 526)</b>
Operating expenses	(833 650)	(533 081)	(602 064)
<b>PROFIT BEFORE INCOME TAX</b>	<b>284 384</b>	<b>217 544</b>	<b>244 971</b>
Income tax	(30 437)	(17 900)	(28 338)
<b>PROFIT FOR THE PERIOD</b>	<b>253 947</b>	<b>199 644</b>	<b>216 633</b>
Other comprehensive income	-	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>253 947</b>	<b>199 644</b>	<b>216 633</b>

On behalf of the Management:

  
Chinara Moldazhanova  
General Director

January 27, 2025  
Bishkek, the Kyrgyz Republic



  
Maya Dzhusupova  
Chief Accountant

January 27, 2025  
Bishkek, the Kyrgyz Republic

**CJSC "MICRO-CREDIT COMPANY "BAILYK FINANCE"**

**STATEMENT OF THE SHARES OF PARTICIPANTS  
FOR THE PERIOD ENDED DECEMBER 31, 2024**

*(in thousands of Kyrgyz Soms)*

The shares of participants in the Share capital are distributed in the following order as of December 31, 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**

January 27, 2025  
Bishkek, the Kyrgyz Republic

  
**Maya Dzhusupova**  
**Chief Accountant**

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