

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
ASSETS:			
Cash and cash equivalents	394 620	141 027	389 645
Loans to customers	5 447 953	5 236 869	4 364 755
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	99 845	103 176	68 293
TOTAL ASSETS	6 123 786	5 680 336	4 933 602
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	4 955 482	4 535 672	3 973 660
Lease liabilities	32 964	35 109	37 299
Other liabilities	274 556	235 673	163 524
	5 263 002	4 806 454	4 174 483
SHAREHOLDERS' EQUITY:			
Share capital	700 000	700 000	250 000
Retained earnings	160 784	173 882	509 119
	860 784	873 882	759 119
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6 123 786	5 680 336	4 933 602

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	(815 898)	(594 351)	(602 223)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 089 679	801 097	898 553
Accrual of allowance for impairment losses on interest bearing assets	(102 311)	(96 477)	(46 095)
NET INTEREST INCOME	987 368	704 620	852 458
Commission income	130 090	90 847	63 284
Commission expenses	(43 058)	(29 822)	(6 904)
Interest expenses on financial instruments at fair value	(66 967)	(49 829)	(101 428)
Net (loss) / gain on foreign exchange operations	(3 391)	(1 076)	(4 909)
Other income	13 548	2 841	34 212
NET NON - INTEREST LOSS/ (INCOME)	30 222	12 961	(15 745)
Operating expenses	(833 651)	(533 081)	(602 064)
PROFIT BEFORE INCOME TAX	183 939	184 500	234 649
Income tax	(30 437)	(17 900)	(27 305)
PROFIT FOR THE PERIOD	153 502	166 600	207 344
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	153 502	166 600	207 344

On behalf of the Management:


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January 27, 2025
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**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:

	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

January 27, 2025
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