

CJSC MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF FINANCIAL POSITION

AS AT 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	47 589	70 694	37 791
Other assets	95 642	103 176	68 293
TOTAL ASSETS	6 104 518	5 680 336	4 933 602
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	4 955 833	4 535 672	3 973 660
Lease liabilities	32 964	35 109	37 299
Other liabilities	256 123	235 673	163 524
	5 244 920	4 806 454	4 174 483
SHAREHOLDERS' EQUITY:			
Share capital	700 000	700 000	250 000
Retained earnings	159 598	173 882	509 119
	859 598	873 882	759 119
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6 104 518	5 680 336	4 933 602

On behalf of the Management:


Chinara Moldazhanova
General Director

April 28, 2025
Bishkek, the Kyrgyz Republic




Maya Dzhusupova
Chief Accountant

April 28, 2025
Bishkek, the Kyrgyz Republic

CJSC MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 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	1 905 460	1 395 448	1 500 776
Interest expenses	(815 227)	(594 351)	(602 223)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 090 233	801 097	898 553
Accrual of allowance for impairment losses on interest bearing assets	(102 311)	(96 477)	(46 095)
NET INTEREST INCOME	987 922	704 620	852 458
Commission income	104 278	90 847	63 284
Net loss on financial instruments at fair value	(81 478)	(94 645)	(68 747)
Net (loss) / gain on foreign exchange operations	11 225	43 740	(39 885)
Accrual of allowance on other assets	(5 456)	(4 099)	(4 609)
Other income	39 516	2 841	34 212
NET NON - INTEREST LOSS/ (INCOME)	68 085	38 684	(15 745)
Operating expenses	(872 283)	(558 804)	(602 064)
PROFIT BEFORE INCOME TAX	183 724	184 500	234 649
Income tax	(31 408)	(17 900)	(27 305)
PROFIT FOR THE PERIOD	152 316	166 600	207 344
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	152 316	166 600	207 344

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CJSC MICRO-CREDIT COMPANY "BAILYK FINANCE"

LIST OF THE SHAREHOLDERS

AS AT DECEMBER 31, 2024

(in thousands of Kyrgyz Soms)


The stakes of the Shareholders in the Share capital are distributed in the following order as at 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
April 28, 2025
Bishkek, the Kyrgyz Republic


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