

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


**STATEMENT OF FINANCIAL POSITION**

**AS AT MARCH 31, 2025**

*(in thousands of Kyrgyz Soms)*

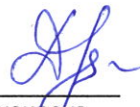
	March 31, 2025	December 31, 2024	March 31, 2024
<b>ASSETS:</b>			
Cash and cash equivalents	321 983	394 620	269 159
Loans to customers	5 505 185	5 447 953	4 436 252
Property, plant, equipment, intangible assets and RUA	120 978	118 714	84 487
Financial instruments at fair value through profit or loss	63 441	47 589	43 378
Other assets	95 015	95 642	93 265
<b>TOTAL ASSETS</b>	<b>6 106 602</b>	<b>6 104 518</b>	<b>4 926 541</b>
<b>SHAREHOLDERS' EQUITY AND LIABILITIES:</b>			
<b>LIABILITIES:</b>			
Borrowings	4 878 822	4 955 833	3 873 472
Lease liabilities	32 900	32 964	48 697
Other liabilities	226 705	256 123	187 627
	5 138 427	5 244 920	4 109 796
<b>SHAREHOLDERS' EQUITY:</b>			
Share capital	750 000	700 000	250 000
Retained earnings	218 175	159 598	566 745
	968 175	859 598	816 745
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>6 106 602</b>	<b>6 104 518</b>	<b>4 926 541</b>

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 PERIOD ENDED MARCH 31, 2025**

(in thousands of Kyrgyz Soms)

	For the period ended March 31, 2025	For the year ended December 31, 2024	For the period ended March 31, 2024
Interest income	483 149	1 905 460	441 056
Interest expenses	(220 514)	(815 227)	(189 579)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>262 635</b>	<b>1 090 233</b>	<b>251 477</b>
Accrual of allowance for impairment losses on interest bearing assets	(2 656)	(102 311)	(19 553)
<b>NET INTEREST INCOME</b>	<b>259 979</b>	<b>987 922</b>	<b>231 924</b>
Commission income	39 717	104 278	28 268
Net loss on financial instruments at fair value	(24 394)	(81 478)	(13 551)
Net (loss) / gain on foreign exchange operations	7 970	11 225	(2 122)
Accrual of allowance on other assets	(1 366)	(5 456)	(1 402)
Other income	12 466	39 516	275
<b>NET NON - INTEREST LOSS/ (INCOME)</b>	<b>34 393</b>	<b>68 085</b>	<b>11 468</b>
Operating expenses	(229 449)	(872 283)	(179 543)
<b>PROFIT BEFORE INCOME TAX</b>	<b>64 923</b>	<b>183 724</b>	<b>63 849</b>
Income tax	(6 346)	(31 408)	(6 224)
<b>PROFIT FOR THE PERIOD</b>	<b>58 577</b>	<b>152 316</b>	<b>57 625</b>
Other comprehensive income	-	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>58 577</b>	<b>152 316</b>	<b>57 625</b>

On behalf of the Management:

  
**Chinara Moldazhanova**  
 General Director

April 28, 2025  
 Bishkek, the Kyrgyz Republic



  
**Maya Dzhusupova**  
 Chief Accountant

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## CJSC MICRO-CREDIT COMPANY "BAILYK FINANCE"

### LIST OF THE SHAREHOLDERS

AS AT MARCH 31, 2025

(in thousands of Kyrgyz Soms)

The stakes of the Shareholders in the Share capital are distributed in the following order as at March 31, 2025:

	Amount	Share
Ms. Chinara Moldazhanova	255,210	34,03%
MIKRO KAPITAL S.a.r.l.	160,860	21,45%
Ms. Begimai Zhumgalbekova	155,050	20,67%
Mr. Arzymat Derbishaliev	95,550	12,74%
Ms. Zhypariza Zholdosheva	34,720	4,63%
Ms. Chynar Sultanova	18,340	2,45%
Ms. Cholpon Kokumova	16,270	2,17%
Ms. Kanymbacha Kudainazarova	14,000	1,87%
	<u>750,000</u>	<u>100,00%</u>

On behalf of the Management:

  
  
**Chinara Moldazhanova**  
**General Director**

April 28, 2025

Bishkek, the Kyrgyz Republic

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

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