

CJSC MICRO-CREDIT COMPANY "BAILYK FINANCE"

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2025

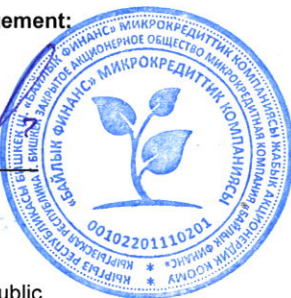
(in thousands of Kyrgyz Soms)

	March 31, 2025	December 31, 2024	March 31, 2024
ASSETS:			
Cash and cash equivalents	321 065	393 450	268 364
Loans to customers	5 617 075	5 558 707	4 445 453
Property, plant, equipment, intangible assets and RUA	120 978	118 714	84 487
Financial instruments at fair value through profit or loss	63 441	47 444	43 378
Other assets	93 097	93 791	91 961
TOTAL ASSETS	6 215 656	6 212 106	4 933 643
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	4 878 822	4 955 832	3 873 472
Lease liabilities	32 900	32 964	48 697
Other liabilities	236 195	265 615	187 628
	5 147 917	5 254 411	4 109 797
SHAREHOLDERS' EQUITY:			
Share capital	750 000	700 000	250 000
Retained earnings	317 739	257 695	573 846
	1 067 739	957 695	823 846
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6 215 656	6 212 106	4 933 643

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	441 057
Interest expenses	(220 514)	(815 227)	(189 579)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	262 635	1 090 233	251 478
Accrual of allowance for impairment losses on interest bearing assets	(1 441)	(2 309)	(20 917)
NET INTEREST INCOME	261 194	1 087 924	230 561
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 for impairment losses on non-interest bearing assets	252	(15)	360
Accrual of allowance on other assets	(1 366)	(5 456)	(1 402)
Other income	12 465	39 516	275
NET NON - INTEREST (LOSS) / INCOME	34 644	68 070	11 828
Operating expenses	(229 449)	(872 283)	(179 543)
PROFIT BEFORE INCOME TAX	66 389	283 711	62 846
Income tax	(6 346)	(41 405)	(6 224)
PROFIT FOR THE PERIOD	60 043	242 306	56 622
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	60 043	242 306	56 622

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General Director

April 28, 2025
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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

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