

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

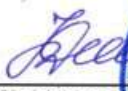
STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2025

(in thousands of Kyrgyz Soms)


	June 30, 2025	December 31, 2024	June 30, 2024
ASSETS:			
Cash and cash equivalents	257,870	394,620	151,441
Loans to customers	6,051,008	5,447,953	4,872,904
Property, plant, equipment, intangible assets and RUA	116,169	118,714	135,002
Financial instruments at fair value through profit or loss	72,924	47,589	51,535
Other assets	108,065	95,642	98,055
TOTAL ASSETS	6,606,036	6,104,518	5,308,937
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	5,327,201	4,955,833	4,175,558
Lease liabilities	25,144	32,964	40,930
Other liabilities	226,459	256,123	233,989
	5,578,804	5,244,920	4,450,477
SHAREHOLDERS' EQUITY:			
Share capital	750,000	700,000	250,000
Retained earnings	277,232	159,598	608,460
	1,027,232	859,598	858,460
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6,606,036	6,104,518	5,308,937

On behalf of the Management:


Chinara Moldazhanova
Chief Executive Officer

July 28, 2025
Bishkek, the Kyrgyz Republic




Maya Dzhusupova
Chief Accountant

July 28, 2025
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED JUNE 30, 2025
(in thousands of Kyrgyz Soms)

	For the period ended June 30, 2025	For the year ended December 31, 2024	For the period ended June 30, 2024
Interest income	987,735	1,905,460	898,803
Interest expenses	(444,119)	(815,227)	(383,550)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	543,616	1,090,233	515,253
Accrual of allowance for impairment losses on interest bearing assets	(8,521)	(102,311)	(61,608)
NET INTEREST INCOME	535,095	987,922	453,645
Commission income	81,625	104,278	55,974
Net gain/(loss) on financial instruments at fair value	14,144	(81,478)	(53,162)
Net (loss)/gain on foreign exchange operations	(50,704)	11,225	21,715
Accrual of allowance on other assets	(2,737)	(5,456)	(2,776)
Other income	23,600	39,516	837
NET NON - INTEREST INCOME	65,928	68,085	22,588
Operating expenses	(470,656)	(872,283)	(366,225)
PROFIT BEFORE INCOME TAX	130,367	183,724	110,008
Income tax	(12,733)	(31,408)	(10,669)
PROFIT FOR THE PERIOD	117,634	152,316	99,339
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	117,634	152,316	99,339

On behalf of the Management:

Chinara Moldazhanova
Chief Executive Officer

July 28, 2025
Bishkek, the Kyrgyz Republic



Maya Dzhusupova
Chief Accountant

July 28, 2025
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

LIST OF THE SHAREHOLDERS


AS AT JUNE 30, 2025

(in thousands of Kyrgyz Soms)

The stakes of the Shareholders in the Share capital are distributed in the following order as at June 30, 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
Chief Executive Officer

July 28, 2025
Bishkek, the Kyrgyz Republic




Maya Dzhusupova
Chief Accountant

July 28, 2025
Bishkek, the Kyrgyz Republic