

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	257,137	393,450	150,854
Loans to customers	6,155,408	5,558,706	4,899,007
Property, plant, equipment, intangible assets and RUA	116,169	118,714	135,002
Financial instruments at fair value through profit or loss	72,924	47,444	51,535
Other assets	106,273	93,792	96,889
TOTAL ASSETS	6,707,911	6,212,106	5,333,287
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	5,327,201	4,955,832	4,175,558
Lease liabilities	25,144	32,964	40,930
Other liabilities	235,949	265,616	233,990
	5,588,294	5,254,412	4,450,478
SHAREHOLDERS' EQUITY:			
Share capital	750,000	700,000	250,000
Retained earnings	369,617	257,694	632,809
	1,119,617	957,694	882,809
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	6,707,911	6,212,106	5,333,287

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	(14,670)	(2,309)	(45,932)
NET INTEREST INCOME	528,946	1,087,924	469,321
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 for expected credit losses on non-interest bearing assets	437	(15)	568
Accrual of allowance on other assets	(2,737)	(5,456)	(2,776)
Other income	23,600	39,516	837
NET NON - INTEREST INCOME	66,365	68,070	23,156
Operating expenses	(470,656)	(872,283)	(366,225)
PROFIT BEFORE INCOME TAX	124,655	283,711	126,252
Income tax	(12,733)	(41,405)	(10,669)
PROFIT FOR THE PERIOD	111,922	242,306	115,583
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	111,922	242,306	115,583

On behalf of the Management:

Chinara Moldazhanova
Chief Executive Officer

July 28, 2025
Bishkek, the Kyrgyz Republic



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July 28, 2025
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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




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July 28, 2025
Bishkek, the Kyrgyz Republic