MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025
(in thousands of Kyrgyz Soms)

	September 30, 2025	December 31, 2024	September 30, 2024
ASSETS:			
Cash and cash equivalents	508 652	394 620	141 027
Loans to customers	6 704 649	5 447 953	5 236 869
Property, plant, equipment, intangible assets and RUA	121 858	118 714	128 570
Financial instruments at fair value through profit or loss	87 395	47 589	70 694
Other assets	88 352	95 642	103 177
TOTAL ASSETS	7 510 906	6 104 518	5 680 337
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	6 151 914	4 955 833	4 535 672
Lease liabilities	20 763	32 964	35 109
Other liabilities	242 874	256 123	235 674
	6 415 551	5 244 920	4 806 455
SHAREHOLDERS' EQUITY:			
Share capital	750 000	700 000	700 000
Retained earnings	345 355	159 598	173 882
	1 095 355	859 598	873 882
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	7 510 906	6 104 518	5 680 337

On behalf of the Management:

Chinara Moldazhanova
Chief Executive Officer

October 16, 2025
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

October 16, 2025
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

(in thousands of Kyrgyz Soms)

	For the period ended September 30, 2025	For the year ended December 31, 2024	For the period ended September 30, 2024
Interest income	1 537 452	1 905 460	1 395 448
Interest expenses	(677 806)	(815 227)	(594 351)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	859 646	1 090 233	801 097
Accrual of allowance for impairment losses on interest bearing assets	(36 710)	(102 311)	(96 477)
NET INTEREST INCOME	822 936	987 922	704 620
Commission income	133 794	104 278	90 847
Net loss on financial instruments at fair value	(55 149)	(81 478)	(94 645)
Net (loss)/gain on foreign exchange operations	(5 774)	11 225	43 740
Accrual of allowance on other assets	(4 107)	(5 456)	(4 100)
Other income	37 763	39 516	2 841
NET NON - INTEREST INCOME	106 527	68 085	38 683
Operating expenses	(723 640)	(872 283)	(558 804)
PROFIT BEFORE INCOME TAX	205 823	183 724	184 499
Income tax	(20 066)	(31 408)	(17 900)
PROFIT FOR THE PERIOD	185 757	152 316	166 599
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	185 757	152 316	166 599

On behalf of the Management:

Chinara Moldazhanova
Chief Executive Officer

October 16, 2025
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

October 16, 2025
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY “BAILYK FINANCE” CJSC

LIST OF THE SHAREHOLDERS
AS AT 30 SEPTEMBER 2025
(in thousands of Kyrgyz Soms)

The stakes of the Shareholders in the Share capital are distributed in the following order as at September 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%
	750,000	100,00%

On behalf of the Management:

Chinara Moldazhanova
Chief Executive Officer

October 16, 2025
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

October 16, 2025
Bishkek, the Kyrgyz Republic