

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	507 201	393 450	140 710
Loans to customers	6 828 734	5 558 706	5 279 852
Property, plant, equipment, intangible assets and RUA	121 858	118 714	128 570
Financial instruments at fair value through profit or loss	87 395	47 444	70 694
Other assets	86 688	93 792	101 663
TOTAL ASSETS	7 631 876	6 212 106	5 721 489
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	6 151 914	4 955 832	4 535 672
Lease liabilities	20 763	32 964	35 109
Other liabilities	252 365	265 616	235 677
	6 425 042	5 254 412	4 806 458
SHAREHOLDERS' EQUITY:			
Share capital	750 000	700 000	700 000
Retained earnings	456 834	257 694	215 031
	1 206 834	957 694	915 031
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	7 631 876	6 212 106	5 721 489

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)	(600 311)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	859 646	1 090 233	795 137
Accrual of allowance for impairment losses on interest bearing assets	(23 047)	(2 309)	(64 271)
NET INTEREST INCOME	836 599	1 087 924	730 866
Commission income	133 794	104 278	90 847
Net loss on financial instruments at fair value	(55 149)	(81 478)	(81 032)
Net (loss)/gain on foreign exchange operations	(5 774)	11 225	36 088
Accrual of allowance for expected credit losses on non-interest bearing assets	(281)	(15)	837
Accrual of allowance on other assets	(4 107)	(5 456)	(4 100)
Other income	37 763	39 516	2 841
NET NON - INTEREST INCOME	106 246	68 070	45 481
Operating expenses	(723 640)	(872 283)	(558 804)
PROFIT BEFORE INCOME TAX	219 205	283 711	217 543
Income tax	(20 066)	(41 405)	(17 900)
PROFIT FOR THE PERIOD	199 139	242 306	199 643
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	199 139	242 306	199 643

On behalf of the Management:

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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:

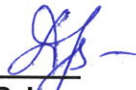
	Amount	Share
Ms. Chinara Moldazhanova	255,210	34,03%
MIKRO KAPITAL S.a.r.l.	160,860	21,45%
Ms. Begimai Zhumgalbekova	155,050	20,67%
Mr. Arzymat Derbishaliev	95,550	12,74%
Ms. Zhypariza Zholdosheva	34,720	4,63%
Ms. Chynar Sultanova	18,340	2,45%
Ms. Cholpon Kokumova	16,270	2,17%
Ms. Kanymbacha Kudainazarova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

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