

MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

(in thousands of Kyrgyz Soms)

	December 31, 2025	September 30, 2025	December 31, 2024
ASSETS:			
Cash and cash equivalents	204 212	507 201	393 450
Loans to customers	7 328 481	6 828 733	5 558 707
Property, plant, equipment, intangible assets and RUA	125 238	121 858	118 714
Financial instruments at fair value through profit or loss	111 417	87 395	47 444
Other assets	130 782	86 689	93 791
TOTAL ASSETS	7 900 130	7 631 876	6 212 106
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	6 374 766	6 151 914	4 955 832
Lease liabilities	26 507	20 763	32 964
Other liabilities	224 436	252 366	265 615
	6 625 709	6 425 043	5 254 411
SHAREHOLDERS' EQUITY:			
Share capital	750 000	750 000	700 000
Retained earnings	524 421	456 833	257 695
	1 274 421	1 206 833	957 695
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	7 900 130	7 631 876	6 212 106

On behalf of the Management:


Chinara Moldazhanova
Chief Executive Officer

January 27, 2026
Bishkek, the Kyrgyz Republic




Maya Dzhusupova
Chief Accountant

January 27, 2026
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 DECEMBER 2025

(in thousands of Kyrgyz Soms)

	For the period ended December 31, 2025	For the year ended September 30, 2025	For the period ended December 31, 2024
Interest income	2 128 060	1 537 452	1 905 460
Interest expenses	(935 082)	(677 806)	(815 227)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 192 978	859 646	1 090 233
Accrual of allowance for impairment losses on interest bearing assets	(31 549)	(23 047)	(2 309)
NET INTEREST INCOME	1 161 429	836 599	1 087 924
Commission income	177 548	133 794	104 278
Net loss on financial instruments at fair value	(83 965)	(55 149)	(81 478)
Net (loss)/gain on foreign exchange operations	(7 315)	(5 774)	11 225
Accrual of allowance for expected credit losses on non-interest bearing assets	584	(281)	(15)
Accrual of allowance on other assets	(5 478)	(4 107)	(5 456)
Other income	53 583	37 763	39 516
NET NON - INTEREST INCOME	134 957	106 246	68 070
Operating expenses	(998 557)	(723 640)	(872 283)
PROFIT BEFORE INCOME TAX	297 829	219 205	283 711
Income tax	(31 103)	(20 066)	(41 405)
PROFIT FOR THE PERIOD	266 726	199 139	242 306
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	266 726	199 139	242 306

On behalf of the Management:

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Chief Executive Officer

January 27, 2026
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MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

LIST OF THE SHAREHOLDERS

AS AT 31 DECEMBER 2025

(in thousands of Kyrgyz Soms)

The stakes of the Shareholders in the Share capital are distributed in the following order as at December 31, 2025:

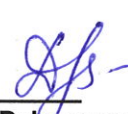
	Amount	Share
Ms. Chinara Moldazhanova	255,210	34,03%
MIKRO KAPITAL S.a.r.l.	160,860	21,45%
Ms. Begimai Zhumgalbekova	155,050	20,67%
Mr. Arzymat Derbishaliev	95,550	12,74%
Ms. Zhypariza Zholdosheva	34,720	4,63%
Ms. Chynar Sultanova	18,340	2,45%
Ms. Cholpon Kokumova	16,270	2,17%
Ms. Kanymbacha Kudainazarova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

On behalf of the Management:


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Chief Executive Officer

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Bishkek, the Kyrgyz Republic




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