

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 31 MARCH 2026

(in thousands of Kyrgyz Soms)

	For the period ended March 31, 2026	For the year ended December 31, 2025	For the period ended March 31, 2025
Interest income	584 683	2 128 060	483 149
Interest expenses	(254 479)	(935 082)	(220 514)
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>330 204</b>	<b>1 192 978</b>	<b>262 635</b>
Accrual of allowance for impairment losses on interest bearing assets	(24 317)	(42 037)	(2 656)
<b>NET INTEREST INCOME</b>	<b>305 887</b>	<b>1 150 941</b>	<b>259 979</b>
Commission income	52 335	137 134	39 717
Net loss on financial instruments at fair value	(35 334)	(83 965)	(24 394)
Net (loss)/gain on foreign exchange operations	(1 844)	(7 315)	7 970
Accrual of allowance on other assets	(1 371)	(5 478)	(1 366)
Other income	23 127	93 997	12 466
<b>NET NON - INTEREST INCOME</b>	<b>36 913</b>	<b>134 373</b>	<b>34 393</b>
Operating expenses	(275 040)	(998 558)	(229 449)
<b>PROFIT BEFORE INCOME TAX</b>	<b>67 760</b>	<b>286 756</b>	<b>64 923</b>
Income tax	(6 689)	(31 640)	(6 346)
<b>PROFIT FOR THE PERIOD</b>	<b>61 071</b>	<b>255 116</b>	<b>58 577</b>
Other comprehensive income	-	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>61 071</b>	<b>255 116</b>	<b>58 577</b>

On behalf of the Management:



Chinara Moldazhanova  
Chief Executive Officer

April 21, 2026  
Bishkek, the Kyrgyz Republic




Maya Dzhusupova  
Chief Accountant

April 21, 2026  
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC


STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2026

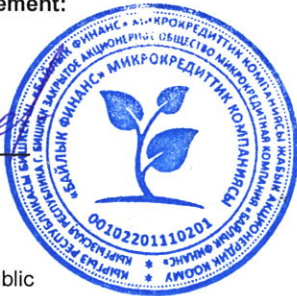
(in thousands of Kyrgyz Soms)

	March 31, 2026	December 31, 2025	March 31, 2025
<b>ASSETS:</b>			
Cash and cash equivalents	532 772	204 797	321 983
Loans to customers	7 359 441	7 207 697	5 505 185
Property, plant, equipment, intangible assets and RUA	177 168	125 238	120 978
Financial instruments at fair value through profit or loss	123 268	111 417	63 441
Other assets	184 304	131 783	95 015
<b>TOTAL ASSETS</b>	<b>8 376 953</b>	<b>7 780 932</b>	<b>6 106 602</b>
<b>SHAREHOLDERS' EQUITY AND LIABILITIES:</b>			
<b>LIABILITIES:</b>			
Borrowings	6 861 657	6 374 765	4 878 822
Lease liabilities	70 182	26 507	32 900
Other liabilities	219 330	214 946	226 705
	7 151 169	6 616 218	5 138 427
<b>SHAREHOLDERS' EQUITY:</b>			
Share capital	750 000	750 000	750 000
Retained earnings	475 784	414 714	218 175
	1 225 784	1 164 714	968 175
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>8 376 953</b>	<b>7 780 932</b>	<b>6 106 602</b>

On behalf of the Management:

  
Chinara Moldazhanova  
Chief Executive Officer

April 21, 2026  
Bishkek, the Kyrgyz Republic



  
Maya Dzhusupova  
Chief Accountant

April 21, 2026  
Bishkek, the Kyrgyz Republic

## MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

### LIST OF THE SHAREHOLDERS

AS AT 31 MARCH 2026

(in thousands of Kyrgyz Soms)

The stakes of the Shareholders in the Share capital are distributed in the following order as at the reporting date:

	<b>Amount</b>	<b>Share</b>
Ms. Chinara Moldazhanova	255,210	34,03%
MK Global Holding SÀRL	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

April 21, 2026

Bishkek, the Kyrgyz Republic

  
**Maya Dzhusupova**  
Chief Accountant

April 21, 2026

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