

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

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

(in thousands of Kyrgyz Soms)

	For the year ended December 31, 2025	For the period ended September 30, 2025	For the year 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	(42 037)	(36 710)	(102 311)
NET INTEREST INCOME	1 150 941	822 936	987 922
Commission income	137 134	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 on other assets	(5 478)	(4 107)	(5 456)
Other income	93 997	37 763	39 516
NET NON - INTEREST INCOME	134 373	106 527	68 085
Operating expenses	(998 558)	(723 640)	(872 283)
PROFIT BEFORE INCOME TAX	286 756	205 823	183 724
Income tax	(31 640)	(20 066)	(31 408)
PROFIT FOR THE PERIOD	255 116	185 757	152 316
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	255 116	185 757	152 316

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 DECEMBER 2025

(in thousands of Kyrgyz Soms)

	December 31, 2025	September 30, 2025	December 31, 2024
ASSETS:			
Cash and cash equivalents	204 797	508 652	394 620
Loans to customers	7 207 697	6 704 649	5 447 953
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	47 589
Other assets	131 783	88 352	95 642
TOTAL ASSETS	7 780 932	7 510 906	6 104 518
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	6 374 765	6 151 914	4 955 833
Lease liabilities	26 507	20 763	32 964
Other liabilities	214 946	242 874	256 123
	6 616 218	6 415 551	5 244 920
SHAREHOLDERS' EQUITY:			
Share capital	750 000	750 000	700 000
Retained earnings	414 714	345 355	159 598
	1 164 714	1 095 355	859 598
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	7 780 932	7 510 906	6 104 518

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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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%
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:



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Chief Executive Officer

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