

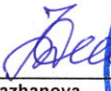
MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

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)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	330 204	1 192 978	262 635
Accrual of allowance for impairment losses on interest bearing assets	(18 687)	(31 191)	(1 441)
NET INTEREST INCOME	311 517	1 161 787	261 194
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 for expected credit losses on non-interest bearing assets	(912)	584	252
Accrual of allowance on other assets	(1 371)	(5 478)	(1 366)
Other income	23 126	93 997	12 465
NET NON - INTEREST INCOME	36 000	134 957	34 644
Operating expenses	(275 040)	(998 558)	(229 449)
PROFIT BEFORE INCOME TAX	72 477	298 186	66 389
Income tax	(6 689)	(32 782)	(6 346)
PROFIT FOR THE PERIOD	65 788	265 404	60 043
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	65 788	265 404	60 043

On behalf of the Management:

  
Chinara Moldazhanova  
Chief Executive Officer

April 21, 2026  
Bishkek, the Kyrgyz Republic



  
Maya Dzhushupova  
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	531 274	204 211	321 065
Loans to customers	7 486 083	7 328 837	5 617 075
Property, plant, equipment, intangible assets and RUA	177 168	125 238	120 978
Financial instruments at fair value through profit or loss	145 012	111 417	63 441
Other assets	183 563	130 784	93 097
<b>TOTAL ASSETS</b>	<b>8 523 100</b>	<b>7 900 487</b>	<b>6 215 656</b>
<b>SHAREHOLDERS' EQUITY AND LIABILITIES:</b>			
<b>LIABILITIES:</b>			
Loans received	6 861 657	6 374 765	4 878 822
Lease liabilities	70 182	26 507	32 900
Other liabilities	252 375	226 118	236 195
	7 184 214	6 627 390	5 147 917
<b>SHAREHOLDERS' EQUITY:</b>			
Share capital	750 000	750 000	750 000
Retained earnings	588 886	523 097	317 739
	1 338 886	1 273 097	1 067 739
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>8 523 100</b>	<b>7 900 487</b>	<b>6 215 656</b>

On behalf of the Management:

  
Chinara Moldazhanova  
Chief Executive Officer

April 21, 2026  
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Maya Dzhusupova  
Chief Accountant

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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

Bishkek, the Kyrgyz Republic