MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2026
(in thousands of Kyrgyz Soms)

	For the period ended June 30, 2026	For the year ended December 31, 2025	For the period ended June 30, 2025
Interest income	1 174 723	2 128 060	987 677
Interest expenses	(509 523)	(935 082)	(443 256)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	665 200	1 192 978	544 421
Accrual of allowance for impairment losses on interest bearing assets	(50 787)	(42 037)	(8 521)
NET INTEREST INCOME	614 413	1 150 941	535 900
Commission income	126 565	137 134	81 625
Net loss on financial instruments at fair value	(77 472)	(83 965)	(31 454)
Net loss on foreign exchange operations	(2 454)	(7 315)	(5 106)
Accrual of allowance on other assets	(2 742)	(5 478)	(2 737)
Other income	40 942	93 997	23 658
NET NON - INTEREST INCOME	84 839	134 373	65 986
Operating expenses	(563 218)	(998 558)	(471 520)
PROFIT BEFORE INCOME TAX	136 034	286 756	130 366
Income tax	(13 486)	(31 640)	(12 733)
PROFIT FOR THE PERIOD	122 548	255 116	117 633
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	122 548	255 116	117 633

On behalf of the Management:

Arzymat Derbishaliev
Chief Executive Officer

July 27, 2026
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

July 27, 2026
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026
(in thousands of Kyrgyz Soms)

	June 30, 2026	December 31, 2025	June 30, 2025
ASSETS:			
Cash and cash equivalents	391 185	204 797	257 870
Loans to customers	7 398 203	7 207 697	6 051 008
Property, plant, equipment, intangible assets and RUA	171 282	125 238	116 169
Financial instruments at fair value through profit or loss	162 937	111 417	72 924
Other assets	153 480	131 783	108 065
TOTAL ASSETS	8 277 087	7 780 932	6 606 036
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	6 667 387	6 374 765	5 327 201
Lease liabilities	66 051	26 507	25 144
Other liabilities	256 387	214 946	226 459
	6 989 825	6 616 218	5 578 804
SHAREHOLDERS' EQUITY:			
Share capital	750 000	750 000	750 000
Retained earnings	537 262	414 714	277 232
	1 287 262	1 164 714	1 027 232
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	8 277 087	7 780 932	6 606 036

On behalf of the Management:

Arzymat Derbishaliev
Chief Executive Officer

July 27, 2026
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

July 27, 2026
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

LIST OF THE SHAREHOLDERS
AS AT 30 JUNE 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:

	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	2,44%
Ms. Cholpon Kokumova	16,270	2,17%
Ms. Kanymbacha Kudainazarova	14,000	1,87%
	750,000	100,00%

On behalf of the Management:

Arzymat Derbishaliev
Chief Executive Officer

July 27, 2026
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
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July 27, 2026
Bishkek, the Kyrgyz Republic