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	(59 361)	(31 191)	(14 670)
NET INTEREST INCOME	605 839	1 161 787	529 751
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) / Recovery of allowance for expected credit losses on non-interest bearing assets	(513)	584	437
Accrual of allowance on other assets	(2 742)	(5 478)	(2 737)
Other income	40 942	93 997	23 658
NET NON - INTEREST INCOME	84 326	134 957	66 423
Operating expenses	(563 219)	(998 558)	(471 520)
PROFIT BEFORE INCOME TAX	126 946	298 186	124 654
Income tax	(13 486)	(32 782)	(12 733)
PROFIT FOR THE PERIOD	113 460	265 404	111 921
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	113 460	265 404	111 921

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	390 086	204 211	257 137
Loans to customers	7 510 641	7 328 837	6 155 408
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	152 609	130 784	106 273
TOTAL ASSETS	8 387 555	7 900 487	6 707 911
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Loans received	6 667 387	6 374 765	5 327 201
Lease liabilities	66 051	26 507	25 144
Other liabilities	267 560	226 118	235 949
	7 000 998	6 627 390	5 588 294
SHAREHOLDERS' EQUITY:			
Share capital	750 000	750 000	750 000
Retained earnings	636 557	523 097	369 617
	1 386 557	1 273 097	1 119 617
TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES	8 387 555	7 900 487	6 707 911

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
Chief Accountant

July 27, 2026
Bishkek, the Kyrgyz Republic