MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

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

	September 30, 2026	December 31, 2025	September 30, 2025
ASSETS:			
Cash and cash equivalents	303 681	204 211	507 201
Loans to customers	7 708 242	7 328 838	6 828 734
Property, plant, equipment, intangible assets and RUA	183 652	125 238	121 858
Financial instruments at fair value through profit or loss	212 605	111 417	87 395
Other assets	234 074	130 783	86 688
TOTAL ASSETS	8 642 254	7 900 487	7 631 876
SHAREHOLDERS' EQUITY AND LIABILITIES:			
LIABILITIES:			
Borrowings	6 877 398	6 374 765	6 151 914
Lease liabilities	86 125	26 507	20 763
Other liabilities	244 207	226 117	252 366
	7 207 730	6 627 389	6 425 043
SHAREHOLDERS' EQUITY:			
Share capital	750 000	750 000	750 000
Retained earnings	684 524	523 098	456 833
	1 434 524	1 273 098	1 206 833
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	8 642 254	7 900 487	7 631 876

On behalf of the Management:

Arzymat Derbishaliev
Chief Executive Officer

October 29, 2026
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

October 29, 2026
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY BAILYK FINANCE CJSC

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

	For the period ended September 30, 2026	For the year ended December 31, 2025	For the period ended September 30, 2025
Interest income	1 764 299	2 128 060	1 537 452
Interest expenses	(761 316)	(935 082)	(677 806)
NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 002 983	1 192 978	859 646
Accrual of allowance for impairment losses on interest bearing assets	(74 923)	(31 191)	(23 047)
NET INTEREST INCOME	928 060	1 161 787	836 599
Commission income	171 866	137 134	133 794
Net loss on financial instruments at fair value	(123 369)	(83 965)	(55 149)
Net loss on foreign exchange operations	(2 992)	(7 315)	(5 774)
(Accrual) / Recovery of allowance for expected credit losses on non-interest bearing assets	(269)	584	(281)
Accrual of allowance on other assets	(4 113)	(5 478)	(4 107)
Other income	55 964	93 997	37 763
NET NON-INTEREST INCOME	97 087	134 957	106 246
Operating expenses	(846 142)	(998 558)	(723 640)
PROFIT BEFORE INCOME TAX	179 005	298 186	219 205
Income tax	(17 579)	(32 782)	(20 066)
PROFIT FOR THE PERIOD	161 426	265 404	199 139
Other comprehensive income	-	-	-
TOTAL COMPREHENSIVE INCOME	161 426	265 404	199 139

On behalf of the Management:

Arzymat Derbishaliev
Chief Executive Officer

October 29, 2026
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

October 29, 2026
Bishkek, the Kyrgyz Republic

MICRO-CREDIT COMPANY "BAILYK FINANCE" CJSC

LIST OF THE SHAREHOLDERS
AS AT 30 SEPTEMBER 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

October 29, 2026
Bishkek, the Kyrgyz Republic

Maya Dzhusupova
Chief Accountant

October 29, 2026
Bishkek, the Kyrgyz Republic