

<b>STATEMENT OF FINANCIAL POSITION</b>		<b>KZT</b>
		<b>2023</b>
<b>ASSETS</b>		
Cash and cash equivalents	210,783,610	
Loan portfolio	3,054,373,707	
Provision	(1,301,722,535)	
CIT advance	26,343,593	
Property, plant and equipment	26,896,978	
Intangible assets	20,538,900	
Advances paid	44,909,126	
Other assets	86,165,102	
<b>Total ASSETS</b>	<b>2,168,288,481</b>	
<b>EQUITY</b>		
Paid up capital	100,000,000	
Additional paid capital		
Retained earnings	1,609,517,366	
<b>Total EQUITY</b>	<b>1,709,517,366</b>	
<b>LIABILITIES</b>		
Borrowings	143,655,913	
Accounts payable	53,751,800	
CIT liabilities	171,343,288	
Deferred tax liabilities	-	
Other liabilities	90,020,113	
<b>Total LIABILITIES</b>	<b>458,771,114</b>	
<b>Total LIABILITIES and EQUITY</b>	<b>2,168,288,480</b>	

<b>STATEMENT OF COMPREHENSIVE INCOME</b>		<b>KZT</b>
		<b>2023</b>
<b>Interest income</b>		
Interest income on loans to customers	470,485,678	
Interest income on bank accounts	8,957,271	
	479,442,949	
<b>Interest expenses</b>		
Interest expenses on borrowings	(4,869,179)	
<b>Net interest income</b>	<b>474,573,770</b>	
Provision charge and losses from write-off	(118,867,923)	
<b>Net interest income after provision charge</b>	<b>355,705,847</b>	
Operating expenses	(39,321,689)	
Payroll expenses	(101,343,519)	
Selling expenses	(70,560,454)	
Engineering and technology development expenses	(60,800,000)	
General administrative expenses	(17,920,404)	
Foreign exchange gain / (loss)	(85,025)	
Other income / (expenses)	16,142,061	
<b>Earnings before tax</b>	<b>81,816,817</b>	
Corporate Income Tax	-	
<b>Earnings after tax</b>	<b>81,816,817</b>	
other comprehensive income		
<b>Total comprehensive income / (loss)</b>	<b>81,816,817</b>	

<b>CASH FLOW STATEMENT</b>		<b>KZT</b>
		<b>2023</b>
<b>Cash flows from operating activities</b>		
<b>Cash inflows, total</b>	<b>2,967,886,434</b>	
including:		
Principal repayment	2,051,722,475	
Interest received from operations	354,253,766	
Penalties received	55,751,162	
Customer balance	499,272,427	
Advances received	-	
Other receipts from operations	6,834,216	
Redemption of written off loans	52,388	
<b>Cash outflows, total</b>	<b>3,055,079,481</b>	
including:		
Payments to vendors	235,416,507	
Advances paid	-	
Payroll	58,945,367	
Loans issued	2,697,500,000	
Corporate income tax	25,163,645	
Other tax paid	31,218,615	
Other payments	6,835,347	
<b>Net cash generated from/(used in) operating activities</b>	<b>(87,193,047)</b>	
<b>Cash flows from investing activities</b>		
<b>Cash inflows, total</b>	<b>-</b>	
including:		
Property, plant and equipment sales	-	
Intangible assets sales	-	
Other long term asset sales	-	
Financial instrument sales	-	
Redemption of loans to other organisations	-	
Futures and forward contracts	-	
Other inflows	-	
<b>Cash outflows, total</b>	<b>670,788</b>	
Purchases of property, plant and equipment	670,788	
Intangible assets acquisition	-	
Other long term asset acquisition	-	
Financial instrument acquisition	-	
Loan to other organisations	-	
Futures and forward contracts	-	
Other payments	-	
<b>Net cash used in investing activities</b>	<b>(670,788)</b>	
<b>Cash flows from financing activities</b>		
<b>Cash inflows, total</b>	<b>31,193,420</b>	
Receipts from issuance of ordinary shares		
Borrowings	23,683,988	
Interest received	-	
Other inflows	7,509,432	
<b>Cash outflows, total</b>	<b>31,032,025</b>	
including:		
Repayments of borrowings	28,519,738	
Repurchasing of own shares	-	
Dividends paid	-	
Interest paid	2,512,287	
<b>Net cash from/(used in) financing activities</b>	<b>161,395</b>	
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>(87,702,440)</b>	
Cash and cash equivalents at beginning of year	298,486,050	
<b>Cash and cash equivalents at end of year</b>	<b>210,783,610</b>	