

## MFO Dengi Govoryat LLP

**STATEMENT OF FINANCIAL POSITION** **KZT**

2022

**ASSETS**

Cash and cash equivalents	298,486,047
Loan portfolio	2,842,192,629
Provision	(1,200,850,364)
CIT advance	-
Property, plant and equipment	28,391,314
Intangible assets	21,637,125
Advances paid	3,081,182
Other assets	82,572,297
<b>Total ASSETS</b>	<b>2,075,510,230</b>

**EQUITY**

Paid up capital	100,000,000
Additional paid capital	-
Retained earnings	1,527,711,801
<b>Total EQUITY</b>	<b>1,627,711,801</b>

**LIABILITIES**

Borrowings	144,134,559
Accounts payable	63,246,733
CIT liabilities	171,506,932
Deferred tax liabilities	-
Other liabilities	68,910,206
<b>Total LIABILITIES</b>	<b>447,798,430</b>
<b>Total LIABILITIES and EQUITY</b>	<b>2,075,510,231</b>

**STATEMENT OF COMPREHENSIVE INCOME** **KZT**

2022

**Interest income**

Interest income on loans to customers	2,924,863,008
Interest income on bank accounts	13,369,854
	2,938,232,862

**Interest expenses**

Interest expenses on borrowings	(21,644,217)
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<b>Net interest income</b>	<b>2,916,588,645</b>
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Provision charge and losses from write-off	(916,026,961)
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<b>Net interest income after provision charge</b>	<b>2,000,561,684</b>
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Operating expenses	(164,553,738)
Payroll expenses	(418,757,776)
Selling expenses	(354,604,251)
Engineering and technology development expenses	(162,150,000)
General administrative expenses	(68,397,518)
Foreign exchange gain / (loss)	5,353,710
Other income / (expenses)	76,496,455
<b>Earnings before tax</b>	<b>913,948,566</b>

Corporate Income Tax	(172,667,814)
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<b>Earnings after tax</b>	<b>741,280,752</b>
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other comprehensive income

<b>Total comprehensive income / (loss)</b>	<b>741,280,752</b>
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**CASH FLOW STATEMENT** **KZT**

2022

**Cash flows from operating activities**

<b>Cash inflows, total</b>	<b>8,992,035,963</b>
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including:

Principal repayment	5,880,832,012
Interest received from operations	1,545,252,601
Penalties received	271,511,586
Customer balance	1,221,765,949
Advances received	-
Other receipts from operations	72,625,535
Redemption of written off loans	48,280
<b>Cash outflows, total</b>	<b>8,918,966,193</b>

including:

Payments to vendors	746,407,270
Advances paid	-
Payroll	267,783,063
Loans issued	7,611,464,000
Corporate income tax	153,353,653
Other tax paid	84,509,045
Other payments	55,449,162

<b>Net cash generated from/(used in) operating activities</b>	<b>73,069,770</b>
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**Cash flows from investing activities**

<b>Cash inflows, total</b>	<b>40,000</b>
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<b>Cash outflows, total</b>	<b>5,082,067</b>
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<b>Net cash used in investing activities</b>	<b>(5,042,067)</b>
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**Cash flows from financing activities**

<b>Cash inflows, total</b>	<b>261,323,715</b>
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<b>Cash outflows, total</b>	<b>226,137,100</b>
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<b>Net cash from/(used in) financing activities</b>	<b>35,186,615</b>
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<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>103,214,318</b>
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Cash and cash equivalents at beginning of year	195,271,732
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<b>Cash and cash equivalents at end of year</b>	<b>298,486,050</b>
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