

MFO Dengi Govoryat LLP

STATEMENT OF FINANCIAL POSITION

KZT

	1/31/2022	2/28/2022	3/31/2022	2022
ASSETS				
Cash and cash equivalents	151,365,428	157,855,545	63,362,821	63,362,821
Loan portfolio	1,577,252,796	1,714,079,387	2,027,501,617	2,027,501,617
Provision	(557,557,423)	(586,274,232)	(664,429,877)	(664,429,877)
CIT advance	50,230	129,757	171,288	171,288
Property, plant and equipment	11,828,263	11,504,218	11,430,063	11,430,063
Intangible assets	25,663,950	25,297,875	24,931,800	24,931,800
Advances paid	2,974,505	3,287,801	4,386,970	4,386,970
Other assets	39,202,908	41,511,441	46,581,728	46,581,728
Total ASSETS	1,250,780,657	1,367,491,792	1,513,936,410	1,513,936,410
EQUITY				
Paid up capital	100,000,000	100,000,000	100,000,000	100,000,000
Additional paid capital	-	-	-	-
Retained earnings	820,659,034	933,763,593	1,043,832,017	1,043,832,017
Total EQUITY	920,659,034	1,033,763,593	1,143,832,017	1,143,832,017
LIABILITIES				
Borrowings	106,641,394	107,203,694	115,535,120	115,535,120
Accounts payable	26,994,340	32,469,507	59,098,111	59,098,111
CIT liabilities	151,085,130	150,765,389	150,764,389	150,764,389
Deferred tax liabilities	-	-	-	-
Other liabilities	45,400,758	43,289,610	44,706,775	44,706,775
Total LIABILITIES	330,121,622	333,728,200	370,104,395	370,104,395
Total LIABILITIES and EQUITY	1,250,780,656	1,367,491,793	1,513,936,412	1,513,936,412

STATEMENT OF COMPREHENSIVE INCOME

KZT

	1/31/2022	2/28/2022	3/31/2022	7/14/1905
Interest income				
Interest income on loans to customers	172,076,854	215,855,044	269,113,110	657,045,008
Interest income on bank accounts	334,868	530,178	276,875	1,141,921
Interest income	172,411,722	216,385,222	269,389,985	658,186,929
Interest expenses				
Interest expenses on borrowings	(1,131,842)	(1,103,410)	(1,011,973)	(3,247,225)
Net interest income	171,279,880	215,281,812	268,378,012	654,939,704
Provision charge and losses from write-off	(75,445,701)	(28,857,965)	(79,403,876)	(183,707,542)
Net interest income after provision charge	95,834,179	186,423,847	188,974,136	471,232,162
Foreign exchange gain / (loss)	198,540	(343,385)	4,816,652	4,671,807
Other income / (expenses)	(342,233)	308,674	6,437,611	7,004,052
Payroll expenses	(27,868,785)	(26,203,348)	(26,203,348)	(80,275,481)
Selling expenses	(15,232,296)	(23,183,350)	(37,072,907)	(75,488,553)
Other operational expenses	(20,013,273)	(24,497,880)	(26,883,720)	(71,394,873)
Earnings before tax	32,576,132	113,104,558	110,068,424	255,749,114
Corporate Income Tax	-	-	-	-
Earnings after tax	32,576,132	113,104,558	110,068,424	255,749,114
Other comprehensive income	-	-	-	-
Total comprehensive income / (loss)	32,576,132	113,104,558	110,068,424	255,749,114

CASH FLOW STATEMENT

KZT

	1/31/2022	2/28/2022	3/31/2022	2022
Cash flows from operating activities				
Cash inflows, total	440,741,919	565,130,228	649,517,526	1,655,389,673
including:				
Principal repayment	307,505,853	383,891,196	435,618,854	1,127,015,903
Interest received from operations	92,986,224	113,721,436	126,305,404	333,013,064
Penalties received	11,477,704	22,748,655	22,881,696	57,108,055
Customer balance	28,460,285	44,592,966	56,460,706	129,513,957
Advances received	-	-	-	-
Other receipts from operations	311,853	175,975	8,250,866	8,738,694
Redemption of written off loans	-	-	-	-
Cash outflows, total	479,173,245	560,451,428	754,212,676	1,793,837,349
Net cash generated from/(used in) operating activities	(38,431,326)	4,678,800	(104,695,150)	(138,447,676)
Cash flows from investing activities				
Cash inflows, total	-	-	-	-
Cash outflows, total	1,590,000	389,200	49,890	2,029,090
Net cash used in investing activities	(1,590,000)	(389,200)	(49,890)	(2,029,090)
Cash flows from financing activities				
Cash inflows, total	100,550,688	9,899,403	18,175,708	128,625,799
Cash outflows, total	10,535,666	7,698,886	7,923,393	26,157,945
Net cash from/(used in) financing activities	90,015,022	2,200,517	10,252,315	102,467,854
Net increase/(decrease) in cash and cash equivalents	49,993,696	6,490,117	(94,492,725)	(38,008,912)
Cash and cash equivalents at beginning of year	101,371,732	151,365,428	157,855,545	101,371,732
Cash and cash equivalents at end of year	151,365,428	157,855,545	63,362,820	63,362,820