

**Financial Statements**  
**Statement of Comprehensive Income**

2022

	KZT
Interest revenue calculated using the effective interest method	874 231 061
Interest expense calculated using the effective interest method	(164 400 977)
<b>Net interest income</b>	<b>709 830 084</b>
Early repayments	1 236 412
Debt collection income	34 556 531
Penalties earned	71 611 701
Registration fee income	-
Expenses from debt collection	(56 714 992)
Fee and commission income and expenses	50 689 652
Impairment expense	(240 610 351)
Net gain/(loss) from de-recognition of financial assets measured at amortised cost	1 950 000
Expenses related to peer-to-peer platforms services	(30 716 410)
Revenue from car sales	-
Expenses from car sales	-
Selling expense	(45 880 883)
Administrative expense	(635 042 408)
Other operating income	488 689 260
Other Interest income	-
Other operating expense	(597 847)
Income from investments in subsidiaries and associates	-
<b>Net operating expenses</b>	<b>-</b>
Net foreign exchange result	(50 311 154)
<b>Profit before tax</b>	<b>247 999 943</b>
Corporate income tax	-
Deferred corporate income tax	(31 057 891)
<b>Net profit for the period</b>	<b>216 942 052</b>

Other comprehensive loss:

*Items that may be reclassified subsequently to profit or loss:*

Translation of financial information of foreign operations to presentation currency

**Other comprehensive income/(loss)**

**Other comprehensive income for the year**

**Total comprehensive income for the year**

216 942 052

**Profit is attributable to:**

Equity holders of the Parent Company

216 942 052

Non-controlling interests

**Net profit for the year**

216 942 052

General director

Chief accountant



Seitbekov A.M.

Asylbekova A.O.

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Statement of Financial Position

ASSETS

31.12.2022.  
KZT

NON-CURRENT ASSETS

Intangible assets

Licenses

Other intangible assets

Total intangible assets

-

63 562 314

63 562 314

Tangible assets

Rental fleet

Right-of-use assets

Property and equipment

Advance payments for assets

Leasehold improvements

Total tangible assets

-

6 076 195

20 515 739

-

-

26 591 934

Non-current financial assets and lease receivables

Finance lease receivables

Loans and advances to customers

Loans to related parties

Other investments

Deferred tax asset

Total non-current financial assets and lease receivables

819 857 484

209 990 000

-

-

165 471 641

1 195 319 125

TOTAL NON-CURRENT ASSETS

1 285 473 373

CURRENT ASSETS

Inventories

Finished goods and goods for resale

Total inventories

-

-

Receivables and other current assets

Finance lease receivables

Loans and advances to customers

Trade receivables

Prepaid expense

Other receivables

Accrued revenue

Cash and cash equivalents

Other investments in securities

Total receivables and other current assets

1 361 345 373

-

5 162 736

154 483 983

219 082 249

-

32 613 990

-

1 772 688 331

Assets held for sale

Total assets held for sale

-

-

TOTAL CURRENT ASSETS

1 772 688 331

TOTAL ASSETS

3 058 161 704

General director

Chief accountant



Seitbekov A.M.

Asylbekova A.O.

Statement of Financial Position

EQUITY AND LIABILITIES

	31.12.2022.
	KZT
<b>EQUITY</b>	
Share capital	2 047 670 024
Foreign currency translation reserve	-
Other reserves	-
Retained earnings	(964 511 780)
brought forward	(1 181 453 831)
for the period	216 942 051
<b>TOTAL EQUITY</b>	<b>1 083 158 244</b>
<b>LIABILITIES</b>	
<b>Non-current liabilities</b>	
Liabilities for issued debt securities	6 920 277
Funding attracted through peer-to-peer platforms	-
Lease liabilities for right-of-use assets	2 480 159
Loans from third parties	-
Loan from banks	218 116 941
<b>Total non-current liabilities</b>	<b>227 517 377</b>
Provisions for financial guarantees	-
Other provisions	-
<b>Total provisions for liabilities and charges and financial guarantees</b>	<b>-</b>
<b>Current liabilities</b>	
Liabilities for issued debt securities	-
Funding attracted through peer-to-peer platforms	804 839 255
Provisions for financial guarantees	-
Loans from non-related parties	804 344 261
Lease liabilities for right-of-use assets	4 093 736
Prepayments and other payments received from customers	1 770 841
Payables to related companies	11 715
Trade payables	31 492 357
Corporate income tax payable	-
Taxes payable	71 245 970
Other liabilities	28 352 512
Accrued liabilities	1 335 435
<b>Total current liabilities</b>	<b>1 747 486 082</b>
<b>TOTAL LIABILITIES</b>	<b>1 975 003 459</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>3 058 161 703</b>

General director

Seitbekov A.M.

Chief accountant

Asylbekova A.O.

