

LLP MFO Dengi Govoryat

STATEMENT OF FINANCIAL POSITION

KZT

	1 Qr 2020	2 Qr 2020	3 Qr 2020	31.10.2020	30.11.2020	2020
ASSETS						
Cash and cash equivalents	7 470 094	10 213 582	83 704 654	99 745 382	47 210 766	47 210 766
Loan portfolio	172 086 491	282 007 125	366 775 011	390 218 344	399 685 915	399 685 915
Provision	(46 294 922)	(89 469 824)	(139 813 569)	(151 213 562)	(146 309 188)	(146 309 188)
CIT advance	10 315	10 402	10 402	70 672	125 004	125 004
Property, plant and equipment	-	800 000	733 333	711 111	688 889	688 889
Intangible assets	-	-	2 200 000	3 331 200	3 527 000	3 527 000
Advances paid	78 501	764 880	41 000	685 655	149 750	149 750
Other assets	192 756	2 475 127	19 816 101	19 783 361	22 448 165	22 448 165
Total ASSETS	133 543 235	206 801 292	333 466 932	363 332 163	327 526 301	327 526 301
EQUITY						
Paid up capital	100 000 000	100 000 000	100 000 000	100 000 000	100 000 000	100 000 000
Additional paid capital	-	-	-	-	-	-
Retained earnings	4 101 329	40 902 074	86 442 219	115 307 499	163 035 049	163 035 049
Total EQUITY	104 101 329	140 902 074	186 442 219	215 307 499	263 035 049	263 035 049
LIABILITIES						
Borrowings	22 000 000	60 500 000	130 000 000	130 000 000	50 000 000	50 000 000
Accounts payable	4 143 813	1 653 899	6 257 848	7 053 912	2 578 332	2 578 332
CIT liabilities	-	-	115 800	-	(30)	(30)
Deferred tax liabilities	-	-	-	-	-	-
Other liabilities	3 298 093	3 745 320	10 651 065	10 970 752	11 912 950	11 912 950
Total LIABILITIES	29 441 906	65 899 219	147 024 713	148 024 664	64 491 252	64 491 252
Total LIABILITIES and EQUITY	133 543 235	206 801 293	333 466 932	363 332 163	327 526 301	327 526 301

STATEMENT OF COMPREHENSIVE INCOME

KZT

	1 Qr 2020	2 Qr 2020	3 Qr 2020	31.10.2020	30.11.2020	2020
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Interest income						
Interest income on loans to customers	66 212 724	91 593 649	132 347 518	59 817 279	60 081 689	410 052 859
Interest income on bank accounts	62 260	583	-	401 800	362 211	826 854
	66 274 984	91 594 232	132 347 518	60 219 079	60 443 900	410 879 713
Interest expenses						
Interest expenses on borrowings				(86 111)	(166 667)	(252 778)
	-	-	-			
Net interest income	66 274 984	91 594 232	132 347 518	60 132 968	60 277 233	410 879 713
Provision charge and losses from write-off	(46 294 922)	(43 175 127)	(50 367 223)	(11 400 011)	4 854 990	(146 382 293)
	-	-	-			
Net interest income after provision charge	19 980 062	48 419 105	81 980 295	48 732 957	65 132 223	264 497 420
Foreign exchange gain / (loss)	(28 374)	28 780	249 172	52 942	(184 324)	118 196
Other income / (expenses)	(2 800)	(53 719)	12 905 854	(200 536)	3 285 891	15 934 690
Payroll expenses	(3 914 837)	(5 964 781)	(18 179 190)	(8 763 008)	(8 345 643)	(45 167 459)
Selling expenses	(6 575 187)	(2 743 910)	(7 066 532)	(4 237 455)	(4 615 579)	(25 238 663)
Other operational expenses	(3 514 500)	(2 884 733)	(24 349 453)	(6 719 620)	(7 545 019)	(45 013 325)
Earnings before tax	5 944 364	36 800 742	45 540 146	28 865 280	47 727 549	165 130 859
Corporate Income Tax						-
Earnings after tax	5 944 364	36 800 742	45 540 146	28 865 280	47 727 549	165 130 859
other comprehensive income				-	-	
Total comprehensive income / (loss)	5 944 364	36 800 742	45 540 146	28 865 280	47 727 549	165 130 859

CASH FLOW STATEMENT

KZT

	1 Qr 2020	2 Qr 2020	3 Qr 2020	31.10.2020	30.11.2020	2020
Cash flows from operating activities						
Cash inflows, total	76 738 731	175 497 002	336 951 964	168 081 185	187 427 152	944 696 034
Cash outflows, total	187 735 239	208 862 471	327 637 154	150 933 031	159 366 596	1 034 534 491
Net cash generated from/(used in) operating activities	(110 996 508)	(33 365 469)	9 314 810	17 148 154	28 060 556	(89 838 457)
Cash flows from investing activities						
Cash inflows, total	-	-	-	-	-	-

Cash outflows, total	-	2 391 540	5 323 740	1 362 844	819 717	9 897 841
Net cash used in investing activities	-	(2 391 540)	(5 323 740)	(1 362 844)	(819 717)	(9 897 841)
Cash flows from financing activities						
Cash inflows, total	89 052 922	38 500 496	69 500 000	341 530	307 879	197 702 827
Cash outflows, total	-	-		86 111	80 083 333	80 169 444
Net cash from/(used in) financing activities	89 052 922	38 500 496	69 500 000	255 419	(79 775 454)	117 533 383
Net increase/(decrease) in cash and cash equivalents	(21 943 586)	2 743 487	73 491 070	16 040 729	(52 534 615)	17 797 085
Cash and cash equivalents at beginning of year	29 413 678	7 470 092	49 923 465	83 704 649	99 745 378	29 413 678
Cash and cash equivalents at end of year	7 470 092	10 213 579	123 414 535	99 745 378	47 210 763	47 210 763