

LLP Kredit24

STATEMENT OF FINANCIAL POSITION

KZT

2019

ASSETS

Cash and cash equivalents	151 173 986
Loan portfolio	2 421 206 813
Provision	(1 167 163 357)
CIT advance	79 020 362
Property, plant and equipment	13 669 864
Intangible assets	64 826 705
Advances paid	42 728 444
Other assets	146 974 781
Total ASSETS	1 752 437 598

EQUITY

Paid up capital	15 000 000
Additional paid capital	211 217 623
Retained earnings	37 972 733
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Total EQUITY	264 190 356

LIABILITIES

Borrowings	1 175 528 042
Accounts payable	90 818 180
CIT liabilities	1 128 746
Deferred tax liabilities	62 251 400
Other liabilities	158 520 875
Total LIABILITIES	1 488 247 243
Total LIABILITIES and EQUITY	1 752 437 599

STATEMENT OF COMPREHENSIVE INCOME

KZT

2019

Interest income

Interest income on loans to customers	2 059 796 445
Interest income on bank accounts	3 566 228
	2 063 362 673

Interest expenses

Interest expenses on borrowings	(130 449 554)
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Net interest income	1 932 913 119

Provision charge and losses from write-off	(381 171 118)
Net interest income after provision charge	1 551 742 001
Foreign exchange gain / (loss)	5 132 945
Other income / (expenses)	(78 389 132)
Payroll expenses	(362 316 574)
Selling expenses	(341 939 010)
Other operational expenses	(250 024 949)
Earnings before tax	524 205 281
Corporate Income Tax	-
Earnings after tax	524 205 281
other comprehensive income	
Total comprehensive income / (loss)	524 205 281

CASH FLOW STATEMENT

KZT

2019

Cash flows from operating activities

Cash inflows, total	5 000 437 895
including:	
Principal repayment	4 177 266 122
Interest received from operations	253 935 368
Penalties received	501 344 470
Customer balance	17 315 362
Advances received	-
Other receipts from operations	50 214 076
Redemption of written off loans	362 498
Cash outflows, total	4 907 688 389
including:	
Payments to vendors	667 237 364
Advances paid	9 599 313
Payroll	274 691 101
Loans issued	3 513 455 827
Corporate income tax	174 870 733
Other tax paid	224 785 412
Other payments	43 048 641
Net cash generated from/(used in) operating activities	92 749 506

Cash flows from investing activities

Cash inflows, total	61 766 438
including:	

Property, plant and equipment sales	-
Intangible assets sales	-
Other long term asset sales	-
Financial instrument sales	-
Redemption of loans to other organisations	1 766 438
Futures and forward contracts	-
Other inflows	60 000 000
Cash outflows, total	41 267 955

Purchases of property, plant and equipment	3 542 267
Intangible assets acquisition	648 000
Other long term asset acquisition	-
Financial instrument acquisition	-
Loan to other organisations	37 077 688
Futures and forward contracts	-
Other payments	-
Net cash used in investing activities	20 498 483

Cash flows from financing activities

Cash inflows, total	3 992 964 616
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Receipts from issuance of ordinary shares	
Borrowings	3 989 478 500
Interest received	3 031 295
Other inflows	454 821
Cash outflows, total	4 022 470 760

including:

Repayments of borrowings	3 965 554 452
Repurchasing of own shares	-
Dividends paid	-
Interest paid	56 916 308
Net cash from/(used in) financing activities	(29 506 144)

Net increase/(decrease) in cash and cash equivalents	83 741 845
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Cash and cash equivalents at beginning of year	67 432 146
Cash and cash equivalents at end of year	151 173 991