MFO KMF, LLC BALANCE SHEET

As of 30 June 2020

ASSETS		As of 31 December 2019	As of 30 June 2020 KZT
Cash and cash equivalent	ACCETC	KZT 000's	000's
Short-term investments 8 660 322 1 739 026 Short-term investments 8 635 031 1 738 061 Accruals on short-term investments 25 291 65 Securities: 0 4 042 476 Securities available for sale 0 3 344 096 Accruals securities 0 1 183 81 Reversed REPO: 0 1 504 343 Reversed REPO 0 1 504 003 Accruals on reversed REPO 0 339 Financial instruments, that are estimated by fair value through profit or loss 0 95 584 Net Loan Portfolio: 132 795 457 135 466 290 Outstanding amount 134 880 142 135 335 628 Interest accrual 4 049 818 8 250 214 Discount on loans granted -901 166 -312 087 Accrued penalty (fine) 134 466 107 526 Prepaid future expenses 125 711 124 235 Deferred tax asset 151 667 151 67 Tax overpayment 0 25 432 Other assets 469 805 5		126 150	3 272 273
Short-term investments			
Accruals on short-term investments			
Securities:			
Securities available for sale			
Reversed REPO			
Reversed REPO			
Reversed REPO			
Accruals on reversed REPO			
Financial instruments, that are estimated by fair value through profit or loss Net Loan Portfolio: 132 795 457 135 466 290 Outstanding amount 134 880 142 135 335 628 Interest accrual 4 049 818 8 250 214 Discount on loans granted -901 166 -312 087 Loan Loss Reserve -5 367 803 -7 914 990 Accrued penalty (fine) 134 466 107 526 Prepaid future expenses 125 711 124 235 Deferred tax asset 151 667 Tax overpayment 0 0 25 432 Investment property 63 810 Net tangible and intangible assets: 4 277 201 Net tangible and intangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation Net intangible assets: 3 815 13 Accumulated amortization Net intangible assets: 111 140 132 LIABILITIES AND EQUITY Liabilities: 111 140 132 Long term 5 2 657 400 6 0 239 395 TOTAL ASSETS 147 602 086 155 386 272 Long term 5 3 67 599 4 4 592 946 Accumul interests to payment 3 621 473 3 413 280 Discount on loans received 1 177 425 1 177 425 1 177 425 1 177 425 1 177 4325 1 177 4325 1 177 4325 1 177 4325 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437 1 177 437			
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Net Loan Portfolio: 132 795 457 135 466 290 Outstanding amount 134 880 142 135 335 628 Interest accrual 4 049 818 8 250 214 Discount on loans granted -901 166 -312 087 Loan Loss Reserve 5 367 803 -7 914 990 Accrued penalty (fine) 134 466 107 526 Prepaid future expenses 125 711 124 235 Deferred tax asset 151 667 151 667 Tax overpayment 0 25 432 Other assets 469 805 536 223 Investment property 63 810 43 172 Long-term assets 631 654 639 501 Net tangible and intangible assets: 4 277 201 7 746 050 Net tangible and intangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets: 381 513 407 512 Intangible assets: 744 276	1 · · · · · · · · · · · · · · · · · · ·	0	95 584
Dutstanding amount			
Interest accrual			
Discount on loans granted			
Loan Loss Reserve			
Accrued penalty (fine) 134 466 107 526 Prepaid future expenses 125 711 124 235 Deferred tax asset 151 667 151 667 Tax overpayment 0 25 432 Other assets 469 805 536 223 Investment property 63 810 43 172 Long-term assets 631 654 639 501 Net tangible and intangible assets: 4 277 201 7 746 050 Net tangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946			
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Deferred tax asset	Accrued penalty (fine)	134 466	107 526
Tax overpayment 0 25 432 Other assets 469 805 536 223 Investment property 63 810 43 172 Long-term assets 631 654 639 501 Net tangible and intangible assets: 4 277 201 7 746 050 Net tangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134	Prepaid future expenses	125 711	124 235
Other assets 469 805 536 223 Investment property 63 810 43 172 Long-term assets 631 654 639 501 Net tangible and intangible assets: 4 277 201 7 746 050 Net tangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fai	Deferred tax asset	151 667	151 667
Investment property	Tax overpayment	0	25 432
Long-term assets 631 654 639 501 Net tangible and intangible assets: 4 277 201 7 746 050 Net tangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit Indebtedness income tax 45 268 610 619	Other assets	469 805	536 223
Net tangible and intangible assets: 4 277 201 7 746 050 Net tangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Investment property	63 810	43 172
Net tangible assets: 3 895 688 7 339 539 Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Long-term assets	631 654	639 501
Tangible Assets 5 297 172 8 963 040 Accumulated depreciation -1 401 484 -1 623 501 Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Net tangible and intangible assets:	4 277 201	7 746 050
Accumulated depreciation	Net tangible assets:	3 895 688	7 339 539
Net intangible assets: 381 513 406 512 Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Tangible Assets	5 297 172	8 963 040
Intangible assets 744 276 822 110 Accumulated amortization -362 762 -415 599 TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY III 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Accumulated depreciation	-1 401 484	-1 623 501
Accumulated amortization	Net intangible assets:	381 513	406 512
TOTAL ASSETS 147 602 086 155 386 272 LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Intangible assets	744 276	822 110
LIABILITIES AND EQUITY Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	Accumulated amortization	-362 762	-415 599
Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	TOTAL ASSETS	147 602 086	155 386 272
Liabilities: 111 140 132 116 124 272 Loans: 106 473 047 107 323 028 Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619	LIABILITIES AND EOUITY		
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Short-term 52 657 400 60 239 395 Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619			
Long term 51 367 599 44 592 946 Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 355 335 0 Indebtedness income tax 45 268 610 619			
Accrual interests to payment 3 621 473 3 413 280 Discount on loans received -1 173 425 -922 594 REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit 10debtedness income tax 45 268 610 619			
Discount on loans received REPO 0 1 107 134 Financial liabilities, that are estimated by fair value through profit Indebtedness income tax -1 173 425 -922 594 2 355 335 0 45 268 610 619			
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Financial liabilities, that are estimated by fair value through profit Indebtedness income tax 355 335 0 610 619			
fair value through profit Indebtedness income tax 45 268 610 619		-	
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Finance Lease Obligation 685 432 691 006	Indebtedness income tax	45 268	610 619
	Finance Lease Obligation	685 432	691 006

Other liabilities	3 581 050	6 392 485
Equity:	36 461 954	39 262 000
Charter capital	14 430 993	14 430 993
Reserve capital	721 550	976 218
Reserve from revaluation of fixed assets	70 297	62 330
Reserve from revaluation of securities	0	-38 229
Retained Earnings/Uncovered Losses	21 239 114	23 830 688
Total Equity and Liabilities	147 602 086	155 386 272