

**MFO KMF, LLC**  
**INCOME STATEMENT**

**For the period ended 30 June 2017**

**KZT 000's**

|  |                   |
|--|-------------------|
| <b>Financial Income:</b>   | <b>12 585 638</b> |
| Interest in loans  | 11 690 533        |
| Loan fees  | 753 784           |
| Investment income  | 75 379            |
| Other income   | 65 942            |
| <b>Financial Expenses:</b>   | <b>4 525 323</b>  |
| <b>Financial Margin:</b>   | <b>8 060 315</b>  |
| <b>Non-interest income:</b>  | <b>-313 969</b>   |
| Gain/(loss) from currency revaluation  | 277 866           |
| Net loss(profit) from operations with financial instruments at fair value through profit or loss | -594 531          |
| Other income   | 2 696             |
| <b>Operational expenses:</b>   | <b>4 940 247</b>  |
| Personnel expenses   | 3 483 118         |
| Depreciation and Amortization  | 176 467           |
| Other taxes (non-profit)   | 34 383            |
| Other operational expenses   | 1 246 278         |
| <b>Operational margin befor provision</b>  | <b>2 806 100</b>  |
| <b>Provision</b>   | <b>190 145</b>    |
| <b>Grants</b>  | <b>0</b>          |
| <b>Net profit before Tax</b>   | <b>2 615 955</b>  |
| Income Tax   | 528 178           |
| <b>Net profit/losses</b>   | <b>2 087 777</b>  |