## MFO KMF, LLC INCOME STATEMENT

## For the period ended 30 September 2015

## **KZT 000's**

Interest in loans		KZ1 000 S
Loan fees	Financial Income:	9 490 407
Investment income	Interest in loans	8 718 509
Other income   37 960     Financial Expenses:   2 552 244     Financial Margin:   6 938 163     Non-interest income:   -755 889     Gain/(loss) from currency revaluation   -3 585 627     Net loss(profit) from operations with financial instruments at fair value through profit or loss   2 817 920     Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Loan fees	658 233
Financial Expenses:   2 552 244     Financial Margin:   6 938 163     Non-interest income:   -755 889     Gain/(loss) from currency revaluation   -3 585 627     Net loss(profit) from operations with financial instruments at fair value through profit or loss   2 817 920     Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Investment income	75 704
Financial Margin:   6 938 163     Non-interest income:   -755 889     Gain/(loss) from currency revaluation   -3 585 627     Net loss(profit) from operations with financial instruments at fair value through profit or loss   2 817 920     Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Other income	37 960
Non-interest income:   -755 889     Gain/(loss) from currency revaluation   -3 585 627     Net loss(profit) from operations with financial instruments at fair value through profit or loss   2 817 920     Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Financial Expenses:	2 552 244
Gain/(loss) from currency revaluation   -3 585 627     Net loss(profit) from operations with financial instruments at fair value through profit or loss   2 817 920     Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Financial Margin:	6 938 163
Net loss(profit) from operations with financial instruments at fair value through profit or loss   2 817 920     Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Non-interest income:	-755 889
financial instruments at fair value through profit or loss 2 817 920   Other income 11 818   Operational expenses: 4 353 996   Personnel expenses 3 015 262   Depreciation and Amortization 140 814   Other taxes (non-profit) 37 935   Other operational expenses 1 159 984   Operational margin befor provision 1 828 278   Provision 205 494   Grants 0   Net profit before Tax 1 622 785   Income Tax 298 755	Gain/(loss) from currency revaluation	-3 585 627
profit or loss   Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Net loss(profit) from operations with	
Other income   11 818     Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	financial instruments at fair value through	2 817 920
Operational expenses:   4 353 996     Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	profit or loss	
Personnel expenses   3 015 262     Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Other income	11 818
Depreciation and Amortization   140 814     Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Operational expenses:	4 353 996
Other taxes (non-profit)   37 935     Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Personnel expenses	3 015 262
Other operational expenses   1 159 984     Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Depreciation and Amortization	140 814
Operational margin befor provision   1 828 278     Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Other taxes (non-profit)	37 935
Provision   205 494     Grants   0     Net profit before Tax   1 622 785     Income Tax   298 755	Other operational expenses	1 159 984
Grants0Net profit before Tax1 622 785Income Tax298 755	Operational margin befor provision	1 828 278
Net profit before Tax1 622 785Income Tax298 755	Provision	205 494
Income Tax 298 755	Grants	0
	Net profit before Tax	1 622 785
	Income Tax	298 755
Net profit/losses 1 324 029	Net profit/losses	1 324 029