

MFO KMF, LLC
INCOME STATEMENT
For the period ended 30 September 2020

KZT 000's

Financial Income:	35 875 070
Interest in loans	34 277 780
Loan fees	725 814
Investment income	203 235
Other income	99 398
Income from securities	316 113
Income from Reversed REPO	252 731
Financial Expenses:	13 147 216
Financial Margin:	22 727 854
Non-interest income:	-185 913
Gain/(loss) from currency revaluation	-1 113 473
Gain/(loss) from revaluation of investment property	0
Income from initial recognition of financial liabilities at amortized cost	285 486
Net loss(profit) from operations with financial instruments at fair value through profit or loss	534 060
Other income	95 950
Other expenses	12 064
Operational expenses:	9 968 740
Personnel expenses	7 076 326
Depreciation and Amortization	786 459
Other taxes (non-profit)	144 485
Other operational expenses	1 961 471
Operational margin befor provision	12 573 201
Provision	4 283 143
Grants	0
Net profit before Tax	8 290 057
Income Tax	2 392 862
Net profit/losses	5 897 195