

MFO KMF, LLC
INCOME STATEMENT

For the period ended 30 September 2021

KZT 000's

Financial Income:	40 246 633
Interest in loans	39 346 889
Loan fees	82 174
Investment income	167 643
Other income	172 831
Income from securities	308 791
Income from Reversed REPO	168 304
Financial Expenses:	11 897 158
Financial Margin:	28 349 475
Non-interest income:	-880 807
Gain/(loss) from currency revaluation	1 131
Loss on initial recognition of financial assets	-78 740
Net loss(profit) from operations with financial instruments at fair value through profit or loss	-941 802
Other income	117 879
Other expenses	20 725
Operational expenses:	13 063 320
Personnel expenses	9 233 783
Depreciation and Amortization	814 183
Other taxes (non-profit)	127 098
Other operational expenses	2 888 256
Operational margin befor provision	14 405 348
Provision	829 534
Grants	0
Net profit before Tax	13 575 814
Income Tax	2 717 661
Net profit/losses	10 858 152