

MCO KazMicroFinance, LLC**INCOME STATEMENT****For the period ended 31 December 2014 (not audited)****KZT 000's**

Financial Income:	9 891 584
Interest in loans	9 009 758
Loan fees	820 661
Investment income	25 908
Other income	35 257
Financial Expenses:	2 714 324
Financial Margin:	7 177 260
Non-interest income:	-294 107
Gain/(loss) from currency revaluation	- 684 134
Net loss(profit) from operations with financial instruments at fair value through profit or loss	381 238
Other income	8 790
Operational expenses:	5 004 342
Personnel expenses	3 501 020
Depreciation and Amortization	149 182
Other taxes (non-profit)	27 590
Other operational expenses	1 326 550
Operational margin befor provision	1 878 811
Provision	54 346
Grants	0
Net profit before Tax	1 824 465
Income Tax	404 269
Net profit/losses	1 420 196