

MFO KMF, LLC
INCOME STATEMENT

For the period ended 31 December 2015 (not audited)

KZT 000's

Financial Income:	12 983 804
Interest in loans	11 974 383
Loan fees	839 511
Investment income	100 965
Other income	68 944
Financial Expenses:	3 573 015
Financial Margin:	9 410 789
Non-interest income:	-964 935
Gain/(loss) from currency revaluation	-6 453 138
Net loss(profit) from operations with financial instruments at fair value through profit or loss	5 470 481
Other income	17 721
Operational expenses:	6 007 562
Personnel expenses	4 167 482
Depreciation and Amortization	192 979
Other taxes (non-profit)	60 235
Other operational expenses	1 586 866
Operational margin befor provision	2 438 291
Provision	345 342
Grants	0
Net profit before Tax	2 092 949
Income Tax	448 742
Net profit/losses	1 644 207