

**MFO KMF, LLC**  
**INCOME STATEMENT**

**For the period ended 31 March 2015**

**KZT 000's**

|  |                  |
|--|------------------|
| <b>Financial Income:</b>   | <b>3 089 618</b> |
| Interest in loans  | 2 810 807        |
| Loan fees  | 245 254          |
| Investment income  | 20 802           |
| Other income   | 12 755           |
| <b>Financial Expenses:</b>   | <b>782 330</b>   |
| <b>Financial Margin:</b>   | <b>2 307 288</b> |
| <b>Non-interest income:</b>  | <b>-80 178</b>   |
| Gain/(loss) from currency revaluation  | -112 475         |
| Net loss(profit) from operations with<br>financial instruments at fair value through<br>profit or loss | 32 029           |
| Other income   | 268              |
| <b>Operational expenses:</b>   | <b>1 408 181</b> |
| Personnel expenses   | 998 335          |
| Depreciation and Amortization  | 43 630           |
| Other taxes (non-profit)   | 9 585            |
| Other operational expenses   | 356 631          |
| <b>Operational margin befor provision</b>  | <b>818 929</b>   |
| <b>Provision</b>   | <b>31 005</b>    |
| <b>Grants</b>  | <b>0</b>         |
| <b>Net profit before Tax</b>   | <b>787 925</b>   |
| Income Tax   | 157 781          |
| <b>Net profit/losses</b>   | <b>630 143</b>   |