

**MFO KMF, LLC**  
**BALANCE SHEET (NOT AUDITED)**  
**As of 31 December 2020**

As of 31 December 2019      As of 31 December 2020  
KZT 000's                                      KZT 000's

ASSETS		
Cash and cash equivalent	426 459	480 448
<b>Short-term investments</b>	<b>8 660 322</b>	<b>1 618 028</b>
Short-term investments	8 635 031	1 618 022
Accruals on short-term investments	25 291	6
<b>Securities:</b>	<b>0</b>	<b>4 116 045</b>
Securities available for sale	0	4 101 595
Accruals securities	0	14 451
<b>Reversed REPO:</b>	<b>0</b>	<b>2 740 675</b>
Reversed REPO	0	2 739 217
Accruals on reversed REPO	0	1 457
Financial instruments, that are estimated by fair value through profit or loss	0	187 845
<b>Net Loan Portfolio:</b>	<b>132 795 457</b>	<b>136 426 201</b>
Outstanding amount	134 880 142	136 273 144
Interest accrual	4 049 818	8 141 742
Discount on loans granted	-901 166	-301 677
Loan Loss Reserve	-5 367 803	-7 687 007
Accrued penalty (fine)	134 466	0
Prepaid future expenses	125 711	158 864
Deferred tax asset	151 667	0
Tax overpayment	0	128 195
Other assets	469 805	331 215
Investment property	63 810	52 992
Long-term assets	631 654	526 822
<b>Net tangible and intangible assets:</b>	<b>4 277 201</b>	<b>7 736 888</b>
<b>Net tangible assets:</b>	<b>3 895 688</b>	<b>7 304 210</b>
Tangible Assets	5 297 172	9 175 778
Accumulated depreciation	-1 401 484	-1 871 568
<b>Net intangible assets:</b>	<b>381 513</b>	<b>432 678</b>
Intangible assets	744 276	909 962
Accumulated amortization	-362 762	-477 284
<b>TOTAL ASSETS</b>	<b>147 602 086</b>	<b>154 504 219</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities:</b>	<b>111 140 132</b>	<b>106 811 070</b>
Loans:	106 473 047	101 829 130
Short-term	52 657 400	47 634 554
Long term	51 367 599	52 400 940
Accrual interests to payment	3 621 473	2 871 645
Discount on loans received	-1 173 425	-1 078 009
Financial liabilities, that are estimated by fair value through profit	355 335	0
Indebtedness income tax	45 268	49 417

Deferred tax liability		28 661
Finance Lease Obligation	685 432	582 407
Other liabilities	3 581 050	4 321 455
<b>Equity:</b>	<b>36 461 954</b>	<b>47 693 149</b>
Charter capital	14 430 993	14 430 993
Reserve capital	721 550	976 218
Reserve from revaluation of fixed assets	70 297	62 330
Reserve from revaluation of securities	0	376
Reserve for expected credit losses on debt instruments at fair value through other comprehensive income		4 013
Retained Earnings/Uncovered Losses	21 239 114	32 219 219
<b>Total Equity and Liabilities</b>	<b>147 602 086</b>	<b>154 504 219</b>