

MFO KMF, LLC
INCOME STATEMENT (NOT AUDITED)
For the period ended 31 December 2020

KZT 000's

Financial Income:	49 117 616
Interest in loans	47 087 547
Loan fees	803 409
Investment income	270 815
Other income	173 351
Income from securities	421 650
Income from Reversed REPO	360 844
Financial Expenses:	17 436 089
Financial Margin:	31 681 527
Non-interest income:	-58 898
Gain/(loss) from currency revaluation	-927 653
Income from initial recognition of financial liabilities at amortized cost	584 810
Net loss(profit) from operations with financial instruments at fair value through profit or loss	115 846
Other income	139 901
Other expenses	28 199
Operational expenses:	13 161 765
Personnel expenses	9 202 243
Depreciation and Amortization	1 058 451
Other taxes (non-profit)	189 055
Other operational expenses	2 712 017
Operational margin befor provision	18 460 863
Provision	3 355 500
Grants	0
Net profit before Tax	15 105 363
Income Tax	3 786 130
Net profit/losses	11 319 233