

MFO KMF, LLC
BALANCE SHEET
As of 30 September 2020

As of 31 December 2019
KZT 000's

As of 30 September 2020
KZT 000's

| | As of 31 December 2019 | As of 30 September 2020 |
|--|-------------------------------|--------------------------------|
| | KZT 000's | KZT 000's |
| ASSETS | | |
| Cash and cash equivalent | 426 459 | 1 061 793 |
| Short-term investments | 8 660 322 | 2 176 037 |
| Short-term investments | 8 635 031 | 2 176 024 |
| Accruals on short-term investments | 25 291 | 13 |
| Securities: | 0 | 4 170 140 |
| Securities available for sale | 0 | 4 018 407 |
| Accruals securities | 0 | 151 733 |
| Reversed REPO: | 0 | 6 783 143 |
| Reversed REPO | 0 | 6 775 554 |
| Accruals on reversed REPO | 0 | 7 589 |
| Financial instruments, that are estimated by fair value through profit or loss | 0 | 521 532 |
| Net Loan Portfolio: | 132 795 457 | 132 665 007 |
| Outstanding amount | 134 880 142 | 133 434 918 |
| Interest accrual | 4 049 818 | 8 324 487 |
| Discount on loans granted | -901 166 | -179 576 |
| Loan Loss Reserve | -5 367 803 | -8 914 822 |
| Accrued penalty (fine) | 134 466 | 0 |
| Prepaid future expenses | 125 711 | 93 832 |
| Deferred tax asset | 151 667 | 151 667 |
| Tax overpayment | 0 | 34 277 |
| Other assets | 469 805 | 454 521 |
| Investment property | 63 810 | 43 172 |
| Long-term assets | 631 654 | 568 280 |
| Net tangible and intangible assets: | 4 277 201 | 7 826 500 |
| Net tangible assets: | 3 895 688 | 7 361 721 |
| Tangible Assets | 5 297 172 | 9 119 121 |
| Accumulated depreciation | -1 401 484 | -1 757 399 |
| Net intangible assets: | 381 513 | 464 778 |
| Intangible assets | 744 276 | 909 962 |
| Accumulated amortization | -362 762 | -445 184 |
| TOTAL ASSETS | 147 602 086 | 156 549 902 |
| | | |
| LIABILITIES AND EQUITY | | |
| Liabilities: | 111 140 132 | 114 200 246 |
| Loans: | 106 473 047 | 107 217 603 |
| Short-term | 52 657 400 | 61 897 401 |
| Long term | 51 367 599 | 43 005 867 |
| Accrual interests to payment | 3 621 473 | 3 159 158 |
| Discount on loans received | -1 173 425 | -844 823 |
| Financial liabilities, that are estimated by fair value through profit | 355 335 | 0 |
| Indebtedness income tax | 45 268 | 1 077 799 |
| Finance Lease Obligation | 685 432 | 622 175 |
| Other liabilities | 3 581 050 | 5 282 669 |

| | | |
|---|--------------------|--------------------|
| Equity: | 36 461 954 | 42 349 656 |
| 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 | -13 401 |
| Reserve for expected credit losses on debt instruments at fair value through other comprehensive income | | 3 908 |
| Retained Earnings/Uncovered Losses | 21 239 114 | 26 889 608 |
| Total Equity and Liabilities | 147 602 086 | 156 549 902 |