

<i>in KZT</i>	<u>1H, 2020</u>
Total Income	291,953,717
Interest Income	282,162,254
Other Income	9,791,464
Interest Expense	- 2,181,780
Net Interest Income	289,771,937
PR & Marketing, Acquisition Expenses	- 52,280,263
General & Administrative Expenses	- 144,240,471
Personel Cost	- 71,028,566
Rent	- 5,225,000
Utilities	- 426,968
Phone & communicatrion	- 8,134,158
Bank Service	- 1,201,031
PSP commission	- 3,980,486
Audit & Consulting	- 12,570,804
TAX expenses	- 35,094
IT Service and Maintenance	- 23,452,713
Credit Bureau Service Fee	- 5,539,111
Others	- 12,646,541
FX Gain/(Loss)	- 7,393,148
Pre-Operating Profit before Tax, D&A Expenses, Provision	85,858,055
Net Impairment Charges & write-offs	- 82,268,167
D&A Expenses	- 4,298,603
Pre-operating Profit before Tax	- 708,715