

MCO KazMicroFinance, LLC
BALANCE SHEET
As of 31 March 2013

As of 31 December 2012 As of 31 March 2013 KZT
KZT 000's 000's

ASSETS		
Cash and cash equivalent	827 698	307 539
Deposits	301 480	1 145 122
Short-term investments	963 350	1 928 189
Short-term investments	947 913	1 894 753
Accruals on short-term investments	15 437	33 436
Net Loan Portfolio:	12 479 188	12 467 241
Outstanding amount	12 467 894	12 467 774
Interest accrual	226 505	215 506
Deferral Income - loan fees	-115 826	-97 486
Loan Loss Reserve	-99 384	-118 554
Prepaid future expenses	8 615	11 523
Tax overpayment	23 299	23 609
Other assets	77 196	100 794
Net tangible and intangible assets:	1 003 297	1 014 894
Net tangible assets:	894 418	898 622
Tangible Assets	1 109 544	1 134 254
Accumulated depreciation	-215 126	-235 632
Net intangible assets:	108 879	116 272
Intangible assets	168 493	182 112
Accumulated amortization	-59 614	-65 840
TOTAL ASSETS	15 684 123	16 998 911
LIABILITIES AND EQUITY		
Liabilities:	12 356 469	13 454 884
Loans:	12 024 496	13 067 006
Short-term	3 009 415	3 092 786
Long term, including	8 880 385	9 665 685
Sub-debt	452 220	452 520
- Accrual interests to payment	189 535	365 056
- Prepaid expenses	-54 839	-56 521
Deffered income tax	13 646	13 646
Other liabilities	318 327	374 232
Equity:	3 327 653	3 544 027
Charter capital	2 492 887	2 492 887
Reserve capital	103 000	103 000
Retained Earnings/Uncovered Losses	731 766	948 140
Total Equity and Liabilities	15 684 123	16 998 911