

MCO KazMicroFinance, LLC
BALANCE SHEET
As of 31 March 2014

	As of 31 December 2013 KZT 000's	As of 31 March 2014 KZT 000's
ASSETS		
Cash and cash equivalent	98 693	416 664
Deposits	-	-
Financial Instruments at fair value through profit or loss	95 718	523 057
Short-term investments	226 286	114 978
Short-term investments	186 332	73 253
Accruals on short-term investments	39 954	41 725
Net Loan Portfolio:	18 073 844	19 318 630
Outstanding amount	18 014 800	19 315 258
Interest accrual	306 825	322 339
Deferral Income - loan fees	- 127 717	- 182 422
Loan Loss Reserve	- 120 065	- 136 546
Prepaid future expenses	5 018	20 818
Deferred tax asset	32 535	32 535
Tax overpayment	23 721	23 827
Other assets	127 757	87 820
Net tangible and intangible assets:	1 174 686	1 474 053
Net tangible assets:	1 067 386	1 371 855
Tangible Assets	1 331 476	1 651 342
Accumulated depreciation	- 264 090	- 279 487
Net intangible assets:	107 300	102 198
Intangible assets	190 917	191 606
Accumulated amortization	- 83 617	- 89 407
TOTAL ASSETS	19 858 257	22 012 383
LIABILITIES AND EQUITY		
Liabilities:	15 894 450	17 869 472
Loans:	15 552 670	17 359 675
Short-term	6 538 242	5 349 665
Long term, including	8 798 970	11 550 818
Sub-debt	460 830	546 120
- Accrual interests to payment	295 954	544 101
- Prepaid expenses	- 80 496	- 84 909
Deffered income tax	-	-
Other liabilities	341 781	509 797
Equity:	3 963 806	4 142 911
Charter capital	3 131 997	3 131 997
Reserve capital	124 644	124 644
Retained Earnings/Uncovered Losses	707 165	886 270
Total Equity and Liabilities	19 858 257	22 012 383