

**MFO KMF, LLC**  
**BALANCE SHEET**

**As of 31 December 2015 (not audited)**

	As of 31 December 2014 KZT 000's	As of 31 December 2015 KZT 000's
<b>ASSETS</b>		
Cash and cash equivalent	562 420	3 577 599
Financial Instruments at fair value through profit or loss	493 859	2 843 848
<b>Short-term investments</b>	<b>1 792 259</b>	<b>815 038</b>
Short-term investments	1 739 343	812 488
Accruals on short-term investments	52 916	2 550
<b>Net Loan Portfolio:</b>	<b>28 008 962</b>	<b>34 676 340</b>
Outstanding amount	28 028 145	34 741 614
Interest accrual	492 830	604 898
Deferral Income - loan fees	-	241 607
Loan Loss Reserve	-	439 418
Accrued penalty (fine)	-	10 853
Prepaid future expenses	9 608	34 145
Deferred tax asset	-	-
Tax overpayment	67 406	116 423
Other assets	81 744	127 710
<b>Net tangible and intangible assets:</b>	<b>1 623 525</b>	<b>1 890 453</b>
<b>Net tangible assets:</b>	<b>1 503 219</b>	<b>1 785 527</b>
Tangible Assets	1 847 013	2 237 662
Accumulated depreciation	-	452 136
<b>Net intangible assets:</b>	<b>120 306</b>	<b>104 926</b>
Intangible assets	231 001	246 061
Accumulated amortization	-	141 135
<b>TOTAL ASSETS</b>	<b>32 639 783</b>	<b>44 081 555</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities:</b>	<b>24 829 694</b>	<b>34 924 575</b>
Loans:	24 206 972	33 968 256
Short-term, including	7 852 540	12 605 605
Sub-debt	547 050	-
Long term	15 944 288	20 713 687
Accrual interests to payment	564 012	789 009
Prepaid expenses	-	140 046
Financial liabilities, that are estimate by fair value throught profit	-	-
Indebtedness income tax	-	-
Deffered income tax	7 664	80 650
Other liabilities	615 058	875 670
<b>Equity:</b>	<b>7 810 088</b>	<b>9 156 980</b>
Charter capital	6 208 056	7 202 370
Reserve capital	156 600	310 403
Retained Earnings/Uncovered Losses	1 445 433	1 644 207
<b>Total Equity and Liabilities</b>	<b>32 639 783</b>	<b>44 081 555</b>