

MCO KazMicroFinance, LLC
BALANCE SHEET
As of 30 June 2013

	As of 31 December 2012 KZT 000's	As of 30 June 2013 KZT 000's
ASSETS		
Cash and cash equivalent	827 698	635 395
Deposits	301 480	1 530 396
Short-term investments	963 350	2 264 093
Short-term investments	947 913	2 251 121
Accruals on short-term investments	15 437	12 972
Net Loan Portfolio:	12 479 188	14 098 295
Outstanding amount	12 467 894	14 080 558
Interest accrual	226 505	246 850
Deferral Income - loan fees	-115 826	-95 251
Loan Loss Reserve	-99 384	-133 862
Prepaid future expenses	8 615	8 140
Tax overpayment	23 299	19 824
Other assets	77 196	123 473
Net tangible and intangible assets:	1 003 297	1 040 067
Net tangible assets:	894 418	929 096
Tangible Assets	1 109 544	1 186 387
Accumulated depreciation	-215 126	-257 291
Net intangible assets:	108 879	110 971
Intangible assets	168 493	182 925
Accumulated amortization	-59 614	-71 953
TOTAL ASSETS	15 684 123	19 719 684
LIABILITIES AND EQUITY		
Liabilities:	12 356 469	16 119 849
Loans:	12 024 496	15 790 518
Short-term	3 009 415	5 610 913
Long term, including	8 880 385	9 850 880
Sub-debt	452 220	454 950
- Accrual interests to payment	189 535	411 031
- Prepaid expenses	-54 839	-82 306
Deffered income tax	13 646	13 646
Other liabilities	318 327	315 685
Equity:	3 327 653	3 599 835
Charter capital	2 492 887	3 131 997
Reserve capital	103 000	124 644
Retained Earnings/Uncovered Losses	731 766	343 194
Total Equity and Liabilities	15 684 123	19 719 684