

MCO KazMicroFinance, LLC

BALANCE SHEET

As of 31 December 2014 (not audited)

	As of 31 December 2013 KZT 000's	As of 31 December 2014 KZT 000's
ASSETS		
Cash and cash equivalent	98 693	197 720
Financial Instruments at fair value through profit or loss	95 718	844 476
Short-term investments	226 286	1 792 259
Short-term investments	186 332	1 739 343
Accruals on short-term investments	39 954	52 916
Net Loan Portfolio:	18 073 844	28 009 010
Outstanding amount	18 014 800	28 028 145
Interest accrual	306 825	492 830
Deferral Income - loan fees	- 127 717	- 327 961
Loan Loss Reserve	- 120 065	- 184 004
Prepaid future expenses	5 018	9 611
Deferred tax asset	32 535	-
Tax overpayment	23 721	57 113
Other assets	127 757	78 924
Net tangible and intangible assets:	1 174 686	1 623 535
Net tangible assets:	1 067 386	1 503 221
Tangible Assets	1 331 476	1 847 013
Accumulated depreciation	- 264 090	- 343 792
Net intangible assets:	107 300	120 314
Intangible assets	190 917	231 001
Accumulated amortization	- 83 617	- 110 687
TOTAL ASSETS	19 858 257	32 612 646
LIABILITIES AND EQUITY		
Liabilities:	15 894 450	24 827 794
Loans:	15 552 670	24 192 648
Short-term, including	6 538 242	7 852 540
Sub-debt	-	547 050
Long term, including	8 798 970	15 944 288
Sub-debt	460 830	-
- Accrual interests to payment	295 954	564 571
- Prepaid expenses	- 80 496	- 168 750
Indebtedness income tax	-	-
Deffered income tax	-	22 823
Other liabilities	341 781	612 322
Equity:	3 963 806	7 784 852
Charter capital	3 131 997	6 208 056
Reserve capital	124 644	156 600
Retained Earnings/Uncovered Losses	707 165	1 420 196
Total Equity and Liabilities	19 858 257	32 612 646