

MCO KazMicroFinance, LLC

BALANCE SHEET

As of 30 September 2014

	As of 31 December 2013 KZT 000's	As of 30 September 2014 KZT 000's
ASSETS		
Cash and cash equivalent	98 693	551 872
Financial Instruments at fair value through profit or loss	95 718	569 716
Short-term investments	226 286	129 422
Short-term investments	186 332	84 235
Accruals on short-term investments	39 954	45 187
Net Loan Portfolio:	18 073 844	25 444 218
Outstanding amount	18 014 800	25 487 422
Interest accrual	306 825	439 891
Deferral Income - loan fees	-127 717	-301 686
Loan Loss Reserve	-120 065	-181 408
Prepaid future expenses	5 018	13 255
Deferred tax asset	32 535	-
Tax overpayment	23 721	1 038
Other assets	127 757	80 934
Net tangible and intangible assets:	1 174 686	1 589 534
Net tangible assets:	1 067 386	1 466 834
Tangible Assets	1 331 476	1 779 323
Accumulated depreciation	-264 090	-312 489
Net intangible assets:	107 300	122 700
Intangible assets	190 917	226 259
Accumulated amortization	-83 617	-103 559
TOTAL ASSETS	19 858 257	28 379 988
LIABILITIES AND EQUITY		
Liabilities:	15 894 450	23 530 544
Loans:	15 552 670	22 746 246
Short-term, including	6 538 242	7 136 430
Sub-debt	-	545 700
Long term, including	8 798 970	14 943 276
Sub-debt	460 830	-
- Accrual interests to payment	295 954	814 049
- Prepaid expenses	-80 496	-147 509
Indebtedness income tax	-	27 704
Deffered income tax	-	22 823
Other liabilities	341 781	733 771
Equity:	3 963 806	4 849 444
Charter capital	3 131 997	3 739 686
Reserve capital	124 644	156 600
Retained Earnings/Uncovered Losses	707 165	953 158
Total Equity and Liabilities	19 858 257	28 379 988