

NON-BANK FINANCIAL INSTITUTIONS SUPERVISION

Microfinance Sector Consolidated Balance Sheet

For the Quarters in 2012 (K'million)

	Dec 12	Sept 12	Jun 12	Mar 12	Dec 11	Sep 11	Jun 11
ASSETS							
1 Cash and Cash Equivalent	148,911	135,391	165,590	92,818	75,787	95,671	86,493
2 Short-Term Investments	18,893	20,643	15,722	22,362	34,575	22,173	20,495
3 Total Loan Portfolio	1,019,714	954,297	820,120	709,030	641,142	573,799	518,079
4 Less Loan Loss Provision	66,158	54,607	59,601	77,221	80,648	79,345	76,244
5 Net Loans	953,556	899,690	760,519	656,121	584,806	518,766	466,147
6 Accounts Receivable	1,236	63,699	69,319	35,923	48,116	41,214	42,938
7 Accrued Interest Income Receivable	10,187	13,463	3,762	4,648	1,848	4,030	2,277
8 TOTAL CURRENT ASSETS	1,132,783	1,132,886	1,014,912	787,969	721,227	657,950	594,446
9 Land and Buildings	2,365	2,352	2,352	37,086	37,630	37,020	37,011
10 Equipment	14,656	11,397	11,008	21,610	23,556	22,202	20,546
11 Vehicles	4,020	4,605	7,506	20,617	21,012	19,772	16,842
12 Others	32,587	31,988	30,703	16,345	16,609	17,404	15,598
13 Total Fixed Assets before Depreciation	61,155	50,342	51,007	75,422	78,571	76,162	69,761
14 <i>Less Accumulated Depreciation</i>	<i>3,821</i>	<i>3,884</i>	<i>5,553</i>	<i>28,349</i>	<i>30,634</i>	<i>28,082</i>	<i>25,682</i>
15 Net fixed assets	57,444	46,599	45,594	47,754	48,476	48,619	44,618
16 Other Assets	182,319	107,759	111,720	97,409	45,464	49,752	67,095
17 TOTAL ASSETS	1,372,548	1,287,242	1,172,226	932,407	814,442	755,597	705,640
18 Voluntary Deposits	34,606	34,227	32,329	44,306	41,183	39,904	38,572
19 Compulsory Deposits	15,506	14,048	18,979	17,837	15,979	13,371	11,155
20 TOTAL DEPOSITS	50,112	48,275	51,308	41,877	36,896	33,008	29,460
21 Bank Overdrafts	113,783	64,441	79,680	49,113	50,107	39,193	30,393
22 Short-Term Debt	19,988	55,587	35,860	32,106	27,161	24,786	16,554
23 Accounts Payable	63,878	69,308	56,769	72,853	60,092	45,903	45,850
24 Interest Payable	2,997	5,201	1,703	2,194	2,073	1,619	1,553
25 Other Short Term Liabilities	153,619	134,270	101,145	79,239	32,102	32,949	65,130
26 TOTAL CURRENT LIABILITIES	404,377	377,082	326,465	279,753	210,802	179,829	191,312
27 Long-Term Debt(Commercial Debt)	119,136	82,517	58,227	98,255	104,627	100,597	70,993
28 Subsidised Debt	32,779	32,779	12,441	25,897	39,886	33,699	58,421
29 Other Long-Term Liabilities	351,290	338,530	305,330	120,233	116,425	132,239	71,703
30 TOTAL LONG TERM LIABILITIES	503,205	453,826	375,998	239,079	255,632	261,228	195,811
31 TOTAL LIABILITIES	907,582	830,908	702,463	526,844	474,446	448,642	395,134
32 Paid up Capital	134,882	142,043	138,403	142,659	78,383	75,235	69,640
33 General Reserves	88,945	80,631	77,010	89,854	93,782	90,017	64,138
34 Capital Grants	22,466	24,376	22,849	23,170	26,059	15,176	15,350
35 Retained Earnings	217,432	208,079	192,575	175,847	166,841	151,391	183,296
36 Revaluation Reserves	1,241	1,577	757	121	1,017	1,017	3,963
37 Total Reserves	330,496	315,075	293,603	276,729	275,436	245,338	254,582
38 SHAREHOLDER'S FUNDS	464,966	456,706	479,368	413,669	348,101	314,854	318,414
39 SHAREHOLDER'S FUNDS & LIABILITIES	1,372,548	1,287,614	1,172,226	932,407	814,442	755,597	705,640