### CJSC "Spitamen Bank"

#### FINANCIAL STATEMENT AS OF MARCH 31, 2018

| ASSETS  | SOMONI (TJS)  |
|---|---------------|
| Cash and balances with the National Bank of Tajikstan     | 556 051 645   |
| Restricted balances with the National Bank of Tajikistan  | 55 629 723    |
| Due from banks  | 32 502 559    |
| Due from other financial instituions                      | 1 322 070     |
| Loans to customers  | 208 157 175   |
| Loan loss reserve fund                                    | (16 376 199)  |
| Net loans to customers                                    | 191 780 976   |
| Deposit certificates with the National Bank of Tajikistan | 65 480 000    |
| Investments in other companies                            | 37 133        |
| Property and buildings                                    | 17 310 505    |
| Buildings under construction                              | 1 206 411     |
| Furniture and equipment                                   | 14 111 094    |
| Depreciation and amortization of the fixed assets         | (6 275 211    |
| Sale of pledged collateral                                | 23 870 097    |
| Loan loss reserve fund on the sale of pledged collateral  | (14 765 839   |
| Intangible assets   | 21 561 650    |
| Amortization of intangible assets                         | (5 107 717    |
| Current/Deferred tax assets                               | 2 835 914     |
| SPOT Operations   | 8 085 957     |
| Other assets  | 49 457 642    |
| Total assets  | 1 015 094 609 |
| LIABILITIES AND EQUITY                                    |               |
| LIABILITIES   |               |
| Due to other banks  | 10 020 720    |
| Customer accounts   | 901 193 087   |
| SPOT Operations   | 8 085 811     |
| Other liabilities   | 19 844 439    |
| TOTAL LIABILITIES   | 939 144 057   |
| EQUITY  |               |
| Share capital   | 66 621 900    |
| General reserves  | 7 527 582     |
| Revaluation reserve                                       | 1 706 695     |
| Retained earnings/accummulated deficit                    | (8 525 362    |
| Profit/(Loss) of the current year                         | 719 732       |
| Subordinated debt   | 7 900 000     |
| TOTAL EQUITY  | 75 950 552    |
|   |               |
| TOTAL LIABILITIES AND EQUITY                              | 1 015 094 609 |

**УШИДА** 

Спитамен Берел

N Samandarzoda

Acting Chairman of the Management Board

Acting Chief Financial Officer

## CJSC "Spitamen Bank"

# STATEMENT OF PROFIT AND LOSS AS OF MARCH 31, 2018

|   | and the second |
|---|--|
| Interest income   | 11 512 019   |
| Interest expenses   | (5 756 023)  |
| NET INTEREST INCOME BEFORE LOSS RESERVE FUND                                | 5 755 996  |
| LOSS RESERVE FUND   | (405 096)  |
| NET INTEREST INCOME   | 5 350 900  |
| Net gain on foreign exchange operations                                     | 3 245 555  |
| Fee and commission income   | 2 088 226  |
| Fee and commission expenses   | (1 590 568)  |
| Other income  | 179 734  |
| Provision/Recovery of provision for impairment losses on other transactions | 708 507  |
| NET NON-INTEREST INCOME   | 4 631 454  |
| TOTAL OPERATING INCOME  | 9 982 354  |
| TOTAL OPERATING EXPENSES  | (9 262 617)  |
| Profit/(Loss) BEFORE INCOME TAX   | 719 737  |
| Income Tax  |  |
| PROFIT/(LOSS) FOR THE YEAR  | 719 737  |

Acting Chairman of the Management Board

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#### **Acting Chief Financial Officer**

NET NON-INTEREST INCOM TOTAL OPERATING INCOM POTAL OPERATING ENERGIST PROFIL/(LOSS) FOR THE YEAR PROFIL/(LOSS) FOR THE YEAR

