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

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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

