

CJSC "Spitamen Bank"
FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST OF
MARCH 2019

ASSETS	SOMONI (TJS)
Cash and balances with the National Bank of Tajikistan	374 258 745
Restricted balances with the National Bank of Tajikistan	25 680 618
Due from banks	24 012 756
Due from other financial institutions	-
Loans to customers	229 085 663
<i>Loan loss reserve fund</i>	(14 348 639)
Net loans to customers	214 737 024
Deposit certificates with the National Bank of Tajikistan	53 000 000
Investments in other companies	37 133
Property and buildings	16 966 767
Buildings under construction	1 206 411
Furniture and equipment	16 225 747
<i>Depreciation and amortization of the fixed assets</i>	(8 459 530)
Sale of pledged collateral	17 100 619
<i>Loan loss reserve fund on the sale of pledged collateral</i>	(13 929 872)
Intangible assets	26 305 908
Amortization of intangible assets	(7 236 449)
Current/Deferred tax assets	3 713 402
SPOT Operations	1 556 077
Other assets	34 362 689
Total assets	779 538 045
LIABILITIES AND EQUITY	
LIABILITIES	-
Due to other banks	17 151 206
Customer accounts	614 652 473
SPOT Operations	1 548 730
Other liabilities	44 263 615
TOTAL LIABILITIES	677 616 024
EQUITY	-
Share capital	66 621 900
General reserves	7 527 582
Revaluation reserve	1 706 695
Retained earnings/accumulated deficit	361 133
Profit/(Loss) of the current year	2 702 791
Subordinated debt	23 001 920
TOTAL EQUITY	101 922 021
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TOTAL LIABILITIES AND EQUITY	779 538 045

Acting Chairman of the Management Board

N. Samandarzoda

Acting Chief Financial Officer

F. Iskhakov



CJSC "Spitamen Bank"

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST OF MARCH 2019

Interest income	11 235 363
Interest expenses	(6 788 513)
NET INTEREST INCOME BEFORE LOSS RESERVE FUND	4 446 850
LOSS RESERVE FUND	1 923 844
NET INTEREST INCOME	6 370 693
Net gain on foreign exchange operations	4 682 411
Fee and commission income	2 808 497
Fee and commission expenses	(1 488 734)
Other income	674 534
Provision/Recovery of provision for impairment losses on other transactions	(1 634 349)
NET NON-INTEREST INCOME	5 042 359
TOTAL OPERATING INCOME	11 413 052
TOTAL OPERATING EXPENSES	(8 445 517)
Profit/(Loss) BEFORE INCOME TAX	2 967 535
Income Tax	(264 745)
PROFIT/(LOSS) FOR THE YEAR	2 702 790

Acting Chairman of the Management Board

N. Samandarzoda

Acting Chief Financial Officer

F. Iskhakov

