

# CJSC "Spitamen Bank"

## FINANCIAL STATEMENT AS OF JUNE 30, 2018

ASSETS	SOMONI (TJS)
Cash and balances with the National Bank of Tajikistan	466 239 593
Restricted balances with the National Bank of Tajikistan	47 996 828
Due from banks	67 800 401
Due from other financial institutions	457 870
Loans to customers	212 898 304
<i>Loan loss reserve fund</i>	(14 455 221)
Net loans to customers	<b>198 443 083</b>
Deposit certificates with the National Bank of Tajikistan	20 000 000
Investments in other companies	37 133
Property and buildings	17 385 532
Buildings under construction	1 206 411
Furniture and equipment	14 293 034
<i>Depreciation and amortization of the fixed assets</i>	(7 005 457)
<b>Sale of pledged collateral</b>	<b>18 672 696</b>
<i>Loan loss reserve fund on the sale of pledged collateral</i>	(14 150 349)
Intangible assets	25 905 685
Amortization of intangible assets	(5 628 730)
Current/Deferred tax assets	4 418 536
SPOT Operations	11 904 620
Other assets	26 869 244
<b>Total assets</b>	<b>894 846 130</b>
<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
Due to other banks	3 947 485
Customer accounts	776 657 976
SPOT Operations	11 880 597
Other liabilities	18 674 013
<b>TOTAL LIABILITIES</b>	<b>811 160 071</b>
<b>EQUITY</b>	
Share capital	66 621 900
General reserves	7 527 582
Revaluation reserve	1 706 695
Retained earnings/accumulated deficit	(8 525 362)
<i>Profit/(Loss) of the current year</i>	8 455 244
Subordinated debt	7 900 000
<b>TOTAL EQUITY</b>	<b>83 686 059</b>
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<b>TOTAL LIABILITIES AND EQUITY</b>	<b>894 846 130</b>

Acting Chairman of the Management Board

N. Samandarzoda

Acting Chief Financial Officer

E. Iskhakov




# CJSC "Spitamen Bank"

## STATEMENT OF PROFIT AND LOSS AS OF JUNE 30, 2018

Interest income	23 770 199
Interest expenses	(11 654 427)
<b>NET INTEREST INCOME BEFORE LOSS RESERVE FUND</b>	<b>12 115 772</b>
LOSS RESERVE FUND	1 515 881
<b>NET INTEREST INCOME</b>	<b>13 631 653</b>
Net gain on foreign exchange operations	11 165 045
Fee and commission income	4 671 681
Fee and commission expenses	(3 459 559)
Other income	621 613
Provision/Recovery of provision for impairment losses on other transactions	763 542
<b>NET NON-INTEREST INCOME</b>	<b>13 762 322</b>
<b>TOTAL OPERATING INCOME</b>	<b>27 393 975</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(18 938 731)</b>
Profit/(Loss) BEFORE INCOME TAX	8 455 244
Income Tax	-
<b>PROFIT/(LOSS) FOR THE YEAR</b>	<b>8 455 244</b>

Acting Chairman of the Management Board

 N. Samandarzoda

Acting Chief Financial Officer

 T. Iskhakov

