

CJSC "Spitamen Bank"

FINANCIAL STATEMENT AS OF SEPTEMBER 30, 2018

ASSETS	SOMONI (TJS)
Cash and balances with the National Bank of Tajikistan	440 375 274
Restricted balances with the National Bank of Tajikistan	40 426 426
Due from banks	48 673 150
Due from other financial institutions	-
Loans to customers	218 300 300
<i>Loan loss reserve fund</i>	(12 897 361)
Net loans to customers	205 402 939
Deposit certificates with the National Bank of Tajikistan	-
Investments in other companies	37 133
Property and buildings	17 324 025
Buildings under construction	1 206 411
Furniture and equipment	14 295 434
<i>Depreciation and amortization of the fixed assets</i>	(7 578 437)
Sale of pledged collateral	18 638 145
<i>Loan loss reserve fund on the sale of pledged collateral</i>	(13 870 297)
Intangible assets	25 926 989
Amortization of intangible assets	(6 186 122)
Current/Deferred tax assets	4 945 571
SPOT Operations	5 651 460
Other assets	39 384 344
Total assets	834 652 445
LIABILITIES AND EQUITY	
LIABILITIES	
Due to other banks	5 491 579
Customer accounts	714 134 254
SPOT Operations	5 641 765
Other liabilities	18 961 130
TOTAL LIABILITIES	744 228 728
EQUITY	
Share capital	66 621 900
General reserves	7 527 582
Revaluation reserve	1 706 695
Retained earnings/accumulated deficit	(8 525 362)
Profit/(Loss) of the current year	15 192 902
Subordinated debt	7 900 000
TOTAL EQUITY	90 423 717
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TOTAL LIABILITIES AND EQUITY	834 652 445

Acting Chairman of the Management Board

S. Samandarzoda

Acting Chief Financial Officer

F. Iskhakov



CJSC "Spitamen Bank"

STATEMENT OF PROFIT AND LOSS AS OF SEPTEMBER 30, 2018

Interest income	33 699 948
Interest expenses	(17 922 120)
NET INTEREST INCOME BEFORE LOSS RESERVE FUND	15 777 828
LOSS RESERVE FUND	3 073 740
NET INTEREST INCOME	18 851 568
Net gain on foreign exchange operations	21 892 621
Fee and commission income	7 392 523
Fee and commission expenses	(5 581 837)
Other income	1 032 777
Provision/Recovery of provision for impairment losses on other transactions	1 043 595
NET NON-INTEREST INCOME	25 779 679
TOTAL OPERATING INCOME	44 631 247
TOTAL OPERATING EXPENSES	(29 438 345)
Profit/(Loss) BEFORE INCOME TAX	15 192 902
Income Tax	-
PROFIT/(LOSS) FOR THE YEAR	15 192 902

Acting Chairman of the Management Board

N. Samandarzoda

Acting Chief Financial Officer

F. Iskhakov

