

CJSC "Spitamen Bank"

FINANCIAL STATEMENT AS OF SEPTEMBER 30, 2019

ASSETS	SOMONI (TJS)
Cash and balances with the National Bank of Tajikistan	132 618 590
Restricted balances with the National Bank of Tajikistan	16 449 283
Due from banks	92 000 512
Due from other financial institutions	-
Loans to customers	264 236 092
<i>Loan loss reserve fund</i>	(13 539 981)
Net loans to customers	250 696 111
Deposit certificates with the National Bank of Tajikistan	-
Investments in other companies	63 640
Property and buildings	17 580 360
Buildings under construction	1 206 411
Furniture and equipment	18 577 687
<i>Depreciation and amortization of the fixed assets</i>	(10 072 000)
Sale of pledged collateral	13 966 348
<i>Loan loss reserve fund on the sale of pledged collateral</i>	(12 828 838)
Intangible assets	26 531 916
Amortization of intangible assets	(8 239 480)
Current/Deferred tax assets	2 489 218
SPOT Operations	26 730 482
Other assets	34 773 102
Total assets	602 543 342
LIABILITIES AND EQUITY	
LIABILITIES	
Due to other banks	7 031 525
Customer accounts	414 154 942
SPOT Operations	26 807 241
Other liabilities	44 362 921
TOTAL LIABILITIES	492 356 629
EQUITY	
Share capital	66 621 900
General reserves	7 527 582
Revaluation reserve	1 706 695
Retained earnings/accumulated deficit	(1 645 506)
Profit/(Loss) of the current year	10 998 191
Subordinated debt	24 977 851
TOTAL EQUITY	110 186 713
TOTAL LIABILITIES AND EQUITY	602 543 342

Acting Chairman of the Management Board

N. Samandarzoda

Acting Chief Financial Officer

I. Iskhakov



CJSC "Spitamen Bank"

STATEMENT OF PROFIT AND LOSS AS OF SEPTEMBER 30, 2019

Interest income	34 479 199
Interest expenses	(21 031 720)
NET INTEREST INCOME BEFORE LOSS RESERVE FUND	13 447 480
LOSS RESERVE FUND	2 732 502
NET INTEREST INCOME	16 179 981
Net gain on foreign exchange operations	20 954 544
Fee and commission income	9 910 753
Fee and commission expenses	(6 501 293)
Other income	2 510 884
Provision/Recovery of provision for impairment losses on other transactions	(533 315)
NET NON-INTEREST INCOME	26 341 574
TOTAL OPERATING INCOME	42 521 555
TOTAL OPERATING EXPENSES	(27 462 872)
Profit/(Loss) BEFORE INCOME TAX	12 090 825
Income Tax	(1 092 634)
PROFIT/(LOSS) FOR THE YEAR	10 998 191

Acting Chairman of the Management Board


N. Samandarzoda

Acting Chief Financial Officer


I. Iskhakov

