

## CJSC "Spitamen Bank"

### FINANCIAL STATEMENT AS OF SEPTEMBER 30, 2017

ASSETS	SOMONI (TJS)
Cash and balances with the National Bank of Tajikistan	283 448 921
Restricted balances with the National Bank of Tajikistan	61 385 031
Due from banks	277 170 634
Due from other financial institutions	1 460 817
Loans to customers	221 460 082
<i>Loan loss reserve fund</i>	(12 761 173)
Net loans to customers	<b>208 698 909</b>
Deposit certificates with the National Bank of Tajikistan	37 133
Investments in other companies	-
Property and buildings	16 059 255
Buildings under construction	1 206 411
Furniture and equipment	13 424 262
<i>Depreciation and amortization of the fixed assets</i>	(4 846 561)
<b>Sale of pledged collateral</b>	25 236 703
<i>Loan loss reserve fund on the sale of pledged collateral</i>	(17 385 008)
Intangible assets	22 509 971
Amortization of intangible assets	(5 118 377)
Current/Deferred tax assets	6 070 075
SPOT Operations	9 680 110
Other assets	26 743 289
<b>Total assets</b>	<b>925 781 575</b>
LIABILITIES AND EQUITY	
<b>LIABILITIES</b>	
Due to other banks	1 946 305
Customer accounts	803 456 340
SPOT Operations	9 520 546
Other liabilities	23 613 675
<b>TOTAL LIABILITIES</b>	<b>838 536 866</b>
<b>EQUITY</b>	
Share capital	66 621 900
General reserves	7 527 582
Revaluation reserve	1 706 695
Retained earnings/accumulated deficit	(18 671 536)
Profit/(Loss) of the current year	22 160 068
Subordinated debt	7 900 000
<b>TOTAL EQUITY</b>	<b>87 244 709</b>
	-
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>925 781 575</b>

## CJSC "Spitamen Bank"

### STATEMENT OF PROFIT AND LOSS AS OF SEPTEMBER 30, 2017

Interest income	29 426 717
Interest expenses	(17 270 875)
<b>NET INTEREST INCOME BEFORE LOSS RESERVE FUND</b>	<b>12 155 842</b>
LOSS RESERVE FUND	7 972 983
<b>NET INTEREST INCOME</b>	<b>20 128 825</b>
Net gain on foreign exchange operations	15 471 479
Fee and commission income	5 566 210
Fee and commission expenses	(3 755 108)
Other income	28 450 921
Provision/Recovery of provision for impairment losses on other transactions	(8 247 724)
<b>NET NON-INTEREST INCOME</b>	<b>-</b>
<b>TOTAL OPERATING INCOME</b>	<b>57 614 603</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(35 454 535)</b>
Profit/(Loss) BEFORE INCOME TAX	22 160 068
Income Tax	-
<b>PROFIT/(LOSS) FOR THE YEAR</b>	<b>22 160 068</b>