

Consolidated statement of financial position

In thousand Tajik somoni	Notes	As of December 31, 2012	As of December 31, 2011
ASSETS			
Cash and balances with NBT	14	469,321	227,297
Amounts due from other financial institutions	15	202,739	144,832
Loans and advances to customers	16	1,079,367	1,326,340
Investments available for sale	17	31,152	30,998
Investments held to maturity	17	99,985	93,717
Property, plant and equipment	18	193,022	155,184
Intangible assets	19	10,575	3,214
Foreclosed assets		33,606	33,129
Prepaid income taxes		21,334	2,675
Deferred income tax assets	12	-	8,532
Other assets	20	17,257	25,100
TOTAL ASSETS		2,158,358	2,051,018
LIABILITIES AND EQUITY			
Liabilities			
Amounts due to financial institutions	21	311,252	358,974
Amounts due to customers	22	1,493,275	1,453,937
Subordinated debt	23	2,700	2,700
Deferred tax liabilities	12	1,351	-
Other liabilities	24	20,691	18,149
Total liabilities		1,829,269	1,833,760
Equity			
Share capital	25	382,300	182,300
Share premium		4,337	4,337
Revaluation reserve of PPE		37,860	39,714
Accumulated loss		(97,484)	(10,789)
Total equity attributable to equity holders of the parent company		327,013	215,562
Non-controlling interests in equity		2,076	1,696
Total equity		329,089	217,258
TOTAL LIABILITIES AND EQUITY		2,158,358	2,051,018

The consolidated financial statements from pages 3 to 49 were signed by the Bank's Chairman of the Executive Board and Chief Accountant on April 26, 2013.

The accompanying notes on pages 7 to 49 are an integral part of these consolidated financial statements.

Soliev A.K.
 Chairman of the Executive
 Board



Yakubov M.N.
 Chief accountant