

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of June 30, 2022

ASSETS:	TJS
Cash and balances with the NBT	425 888 800
Due from banks and other financial organisations	67 014 857
Loans to Customers	561 770 370
Investment Securities	63 640
Property and Equipment	46 907 857
Repossessed collateral for sale	753 509
Intangible assets	18 695 304
Other assets	156 020 887
TOTAL ASSETS	1 277 115 224
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	37 769 114
Customer accounts	444 685 025
Borrowings	528 997 586
Other liabilities	20 302 756
TOTAL LIABILITIES:	1 031 754 481
CAPITAL:	
Share capital	80 181 900
Capital reserves	33 809 229
Retained earnings of previous years	-
Profit/(loss) of the current year	93 361 534
Subordinated debt	38 008 080
TOTAL CAPITAL:	245 360 743
TOTAL LIABILITIES AND EQUITY	1 277 115 224

Chairman of the Management Board

N. Samandarzoda

Chief accountant

Iskhakov



CJSC "Spitamen Bank"
 PROFIT AND LOSS STATEMENT as of June 30, 2022

(TJS)

Interest income	55 709 974
Interest expense	(31 199 891)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	24 510 083
Recovery of Loans Losses Provisions	(14 095 662)
NET INTEREST INCOME	10 414 421
Net gain on foreign exchange operations	142 367 110
Fee and commission income	15 307 836
Fee and commission expense	(12 051 951)
Other income	3 466 882
Other expenses	(188 748)
NET NON-INTEREST INCOME	148 901 129
TOTAL OPERATING INCOME	159 315 550
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	116 701 918
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	116 701 918
Income tax (Profit tax)	(23 340 384)
NET PROFIT / (LOSS)	93 361 534

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov

