

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of March 31, 2021

ASSETS:	TJS
Cash and balances with the NBT	266 772 657
Due from banks and other financial organisations	55 877 446
Loans to Customers	433 647 418
Investment Securities	63 640
Property and Equipment	35 849 926
Repossessed collateral for sale	661 964
Intangible assets	16 900 159
Other assets	157 249 778
TOTAL ASSETS	967 022 988
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	10 748 572
Customer accounts	634 203 775
Borrowings	151 050 816
Other liabilities	46 111 649
TOTAL LIABILITIES:	842 114 812
CAPITAL:	
Share capital	80 181 900
Capital reserves	22 784 215
Retained earnings of previous years	4 273 565
Profit/(loss) of the current year	(433 904)
Subordinated debt	18 102 400
TOTAL CAPITAL:	124 908 176
TOTAL LIABILITIES AND EQUITY	967 022 988

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



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CJSC "Spitamen Bank"
 PROFIT AND LOSS STATEMENT as of March 31, 2021

(TJS)

Interest income	18 885 665
Interest expense	(10 675 907)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	8 209 758
Recovery of Loans Losses Provisions	(637 269)
NET INTEREST INCOME	7 572 489
Net gain on foreign exchange operations	8 051 490
Fee and commission income	5 559 465
Fee and commission expense	(7 304 089)
Other income	1 114 190
Other expenses	18 503
NET NON-INTEREST INCOME	7 439 558
TOTAL OPERATING INCOME	15 012 046
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	(433 904)
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	(433 904)
Income tax (Profit tax)	-
NET PROFIT / (LOSS)	(433 904)

Chairman of the Management Board



N. Samandarzoda

Chief accountant



F. Iskhakov



