

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of March 31, 2022

ASSETS:	TJS
Cash and balances with the NBT	343 793 462
Due from banks and other financial organisations	179 881 395
Loans to Customers	635 874 646
Investment Securities	63 640
Property and Equipment	45 825 265
Repossessed collateral for sale	584 222
Intangible assets	19 187 286
Other assets	138 510 842
TOTAL ASSETS	1 363 720 758
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	34 009 760
Customer accounts	631 535 250
Borrowings	510 717 612
Other liabilities	20 779 828
TOTAL LIABILITIES:	1 197 042 450
CAPITAL:	
Share capital	80 181 900
Capital reserves	28 208 373
Retained earnings of previous years	4 304 268
Profit/(loss) of the current year	7 327 767
Subordinated debt	46 656 000
TOTAL CAPITAL:	166 678 308
TOTAL LIABILITIES AND EQUITY	1 363 720 758

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



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

(TJS)

Interest income	27 752 048
Interest expense	(14 736 361)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	13 015 687
Recovery of Loans Losses Provisions	(290 718)
NET INTEREST INCOME	12 724 969
Net gain on foreign exchange operations	10 767 600
Fee and commission income	5 642 508
Fee and commission expense	(4 191 848)
Other income	2 117 420
Other expenses	(22 132)
NET NON-INTEREST INCOME	14 313 548
TOTAL OPERATING INCOME	27 038 517
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	9 516 580
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	9 516 580
Income tax (Profit tax)	(2 188 813)
NET PROFIT / (LOSS)	7 327 767

Chairman of the Management Board



N. Samandarzoda



Chief accountant



F. Iskhakov


