

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of March 31, 2026

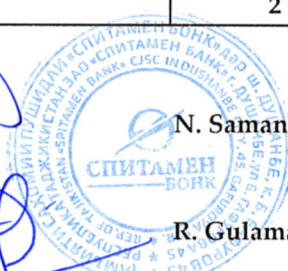
ASSETS:	TJS
Cash and balances with the NBT	641 530 635
Due from banks and other financial organisations	13 823 848
Loans to Customers	1 594 055 981
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	11 112
Investment Securities	80 726
Property and Equipment	203 656 322
Repossessed collateral for sale	1 005 099
Intangible assets	18 033 063
Other assets	498 674 270
TOTAL ASSETS	2 970 871 056
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	50 028 419
Due to banks and other financial organisations	397 166 666
Customer accounts	718 928 021
Borrowings	1 301 978 622
Other liabilities	73 706 779
TOTAL LIABILITIES:	2 541 808 507
CAPITAL:	
Share capital	180 181 900
Excess capital	-
Capital reserves	133 830 785
Retained earnings of previous years	54 408 189
Profit/(loss) of the current year	8 332 030
Subordinated debt	52 309 645
TOTAL CAPITAL:	429 062 549
TOTAL LIABILITIES AND EQUITY	2 970 871 056

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

R. Gulamadshoev



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CJSC "Spitamen Bank"
Implementation of prudential standards as of March 31, 2026

Name of prudential standards	Codes	Actual indicators of prudential regulatory rates
1	2	3
Capital Adequacy Ratio	K1.1	16,28%
Capital Adequacy Ratio	K1.2	14,98%
Capital Adequacy Ratio	K1.3	12,69%
Current Liquidity Ratio	K2.1	70,57%

Chairman of the Board

N. Samandarzoda

Chief Accountant

R. Gulamadshoev

