

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of March 31, 2023

ASSETS:	TJS
Cash and balances with the NBT	514 140 540
Due from banks and other financial organisations	62 411 437
Loans to Customers	637 333 780
Investment Securities	63 640
Property and Equipment	47 943 126
Repossessed collateral for sale	(1 029 570)
Intangible assets	15 339 174
Other assets	135 533 112
TOTAL ASSETS	1 411 735 239
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	60 256 476
Customer accounts	453 134 961
Borrowings	694 859 691
Other liabilities	21 912 881
TOTAL LIABILITIES:	1 230 164 009
CAPITAL:	
Share capital	80 181 900
Capital reserves	33 809 229
Retained earnings of previous years	23 748 772
Profit/(loss) of the current year	4 542 369
Subordinated debt	39 288 960
TOTAL CAPITAL:	181 571 230
TOTAL LIABILITIES AND EQUITY	1 411 735 239

Chairman of the Management Board

Chief accountant

N. Samandarzoda

F. Iskhakov



CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of March 31, 2023

(TJS)

Interest income	34 189 307
Interest expense	(25 041 488)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	9 147 819
Recovery of Loans Losses Provisions	(3 383 488)
NET INTEREST INCOME	5 764 331
Net gain on foreign exchange operations	12 928 175
Fee and commission income	7 482 311
Fee and commission expense	(5 319 461)
Other income	6 702 630
Other expenses	197 350
NET NON-INTEREST INCOME	21 991 005
TOTAL OPERATING INCOME	27 755 336
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	5 677 959
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	5 677 959
Income tax (Profit tax)	(1 135 592)
NET PROFIT / (LOSS)	4 542 367

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



