

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

ASSETS:	TJS
Cash and balances with the NBT	434 874 907
Due from banks and other financial organisations	129 400 410
Loans to Customers	900 657 825
Investment Securities	80 726
Property and Equipment	63 078 385
Repossessed collateral for sale	(1 053 931)
Intangible assets	23 876 759
Other assets	266 187 926
TOTAL ASSETS	1 817 103 007
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	10 000 000
Due to banks and other financial organisations	67 053 968
Customer accounts	816 023 915
Borrowings	658 251 359
Other liabilities	60 435 266
TOTAL LIABILITIES:	1 611 764 508
CAPITAL:	
Share capital	80 181 900
Capital reserves	57 820 953
Retained earnings of previous years	-
Profit/(loss) of the current year	27 890 086
Subordinated debt	39 445 560
TOTAL CAPITAL:	205 338 499
TOTAL LIABILITIES AND EQUITY	1 817 103 007

Chairman of the Management Board

N Samandarzoda

Chief accountant

F Iskhakov



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

(TJS)

Interest income	160 198 037
Interest expense	(104 661 290)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	55 536 747
Recovery of Loans Losses Provisions	(8 615 197)
NET INTEREST INCOME	46 921 550
Net gain on foreign exchange operations	79 333 993
Fee and commission income	46 843 554
Fee and commission expense	(26 470 476)
Other income	12 438 556
Other expenses	1 120 389
NET NON-INTEREST INCOME	113 266 016
TOTAL OPERATING INCOME	160 187 566
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	34 862 608
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	34 862 608
Income tax (Profit tax)	(6 972 522)
NET PROFIT / (LOSS)	27 890 086

Chairman of the Management Board

N. Samandarzoda

Chief accountant

Iskhakov

