

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of Jun 30, 2026

ASSETS:	TJS
Cash and balances with the NBT	599 799 252
Due from banks and other financial organisations	49 571 906
Loans to Customers	1 756 491 491
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	11 206
Investment Securities	80 726
Property and Equipment	205 071 227
Reposessed collateral for sale	1 049 615
Intangible assets	17 336 261
Other assets	425 249 573
TOTAL ASSETS	3 054 661 257
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	40 000 000
Due to banks and other financial organisations	413 188 730
Customer accounts	800 525 633
Borrowings	1 292 211 546
Other liabilities	75 403 651
TOTAL LIABILITIES:	2 621 329 560
CAPITAL:	
Share capital	180 181 900
Excess capital	-
Capital reserves	187 917 924
Retained earnings of previous years	-
Profit/(loss) of the current year	14 724 543
Subordinated debt	50 507 330
TOTAL CAPITAL:	433 331 697
TOTAL LIABILITIES AND EQUITY	3 054 661 257

Chairman of the Management Board

Acting Chief Accountant

N. Samandarzoda

R. Gulamadshoev



CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of Jun 30, 2026

	(TJS)
Interest income	180 845 373
Interest expense	(93 859 954)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	86 985 419
Recovery of Loans Losses Provisions	(11 655 968)
NET INTEREST INCOME	75 329 451
Net gain on foreign exchange operations	47 247 032
Fee and commission income	13 855 442
Fee and commission expense	(9 915 841)
Other income	3 470 936
Other expenses	(488 650)
NET NON-INTEREST INCOME	54 168 919
TOTAL OPERATING INCOME	129 498 370
TOTAL OPERATING EXPENSES	(111 092 691)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	18 405 679
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	18 405 679
Income tax (Profit tax)	(3 681 136)
NET PROFIT / (LOSS)	14 724 543

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

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