

**CJSC "Spitamen Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**as of June 30, 2025**

<b>ASSETS:</b>	<b>TJS</b>
Cash and balances with the NBT	971 243 153
Due from banks and other financial organisations	57 649 136
Loans to Customers	1 381 063 224
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	15 005 535
Investment Securities	80 726
Property and Equipment	155 179 583
Repossessed collateral for sale	1 237 727
Intangible assets	19 695 946
Other assets	321 432 373
<b>TOTAL ASSETS</b>	<b>2 922 587 403</b>
<b>LIABILITIES AND EQUITY:</b>	
<b>LIABILITIES</b>	
Due to NBT	5 540
Due to banks and other financial organisations	450 034 713
Customer accounts	798 044 490
Borrowings	1 140 780 147
Other liabilities	117 730 838
<b>TOTAL LIABILITIES:</b>	<b>2 506 595 728</b>
<b>CAPITAL:</b>	
Share capital	180 181 900
Excess capital	-
Capital reserves	133 830 785
Retained earnings of previous years	-
Profit/(loss) of the current year	48 022 900
Subordinated debt	53 956 090
<b>TOTAL CAPITAL:</b>	<b>415 991 675</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2 922 587 403</b>

Chairman of the Management Board

Acting Chief Accountant

N. Samandarzoda

R. Gulamadshoev



*[Handwritten signatures]*

**CJSC "Spitamen Bank"**  
**PROFIT AND LOSS STATEMENT as of June 30, 2025**

(TJS)

Interest income	143 630 311
Interest expense	(81 479 840)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>62 150 471</b>
Recovery of Loans Losses Provisions	(69 987 922)
<b>NET INTEREST INCOME</b>	<b>(7 837 451)</b>
Net gain on foreign exchange operations	171 980 299
Fee and commission income	20 546 247
Fee and commission expense	(23 693 351)
Other income	2 731 617
Other expenses	(523 413)
<b>NET NON-INTEREST INCOME</b>	<b>171 041 399</b>
<b>TOTAL OPERATING INCOME</b>	<b>163 203 948</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(103 175 323)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>60 028 625</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>60 028 625</b>
Income tax (Profit tax)	(12 005 725)
<b>NET PROFIT / (LOSS)</b>	<b>48 022 900</b>

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

R. Gulamadshoev



