

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

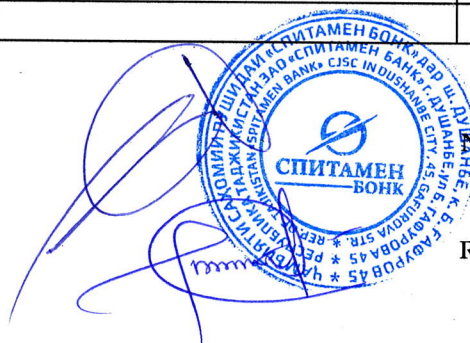
ASSETS:	TJS
Cash and balances with the NBT	914 007 144
Due from banks and other financial organisations	95 066 632
Loans to Customers	1 399 631 624
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	15 010 661
Investment Securities	80 726
Property and Equipment	155 373 300
Repossessed collateral for sale	(341 664)
Intangible assets	18 999 144
Other assets	542 770 457
TOTAL ASSETS	3 140 598 024
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	10 000 000
Due to banks and other financial organisations	332 693 893
Customer accounts	954 796 777
Borrowings	1 299 708 956
Other liabilities	109 120 631
TOTAL LIABILITIES:	2 706 320 257
CAPITAL:	
Share capital	180 181 900
Excess capital	-
Capital reserves	133 830 785
Retained earnings of previous years	-
Profit/(loss) of the current year	69 044 347
Subordinated debt	51 220 735
TOTAL CAPITAL:	434 277 767
TOTAL LIABILITIES AND EQUITY	3 140 598 024

Chairman of the Management Board

Acting Chief Accountant

N. Samandarzoda

R. Gulamadshoev



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CJSC "Spitamen Bank"

PROFIT AND LOSS STATEMENT as of September 30, 2025

(TJS)

Interest income	222 036 398
Interest expense	(123 810 435)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	98 225 963
Recovery of Loans Losses Provisions	(127 474 538)
NET INTEREST INCOME	(29 248 575)
Net gain on foreign exchange operations	278 538 356
Fee and commission income	32 241 188
Fee and commission expense	(35 316 064)
Other income	5 620 459
Other expenses	148 329
NET NON-INTEREST INCOME	281 232 268
TOTAL OPERATING INCOME	251 983 693
TOTAL OPERATING EXPENSES	(165 678 259)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	86 305 434
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	86 305 434
Income tax (Profit tax)	(17 261 087)
NET PROFIT / (LOSS)	69 044 347

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

R. Gulamadshoev



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