

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of December 31, 2022

ASSETS:	TJS
Cash and balances with the NBT	521 534 141
Due from banks and other financial organisations	63 653 407
Loans to Customers	575 589 032
Investment Securities	63 640
Property and Equipment	48 600 995
Repossessed collateral for sale	(620 981)
Intangible assets	17 996 656
Other assets	176 977 652
TOTAL ASSETS	1 403 794 542
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	36 122 609
Customer accounts	515 146 798
Borrowings	642 616 661
Other liabilities	31 826 455
TOTAL LIABILITIES:	1 225 712 523
CAPITAL:	
Share capital	80 181 900
Capital reserves	33 809 229
Retained earnings of previous years	-
Profit/(loss) of the current year	27 362 250
Subordinated debt	36 728 640
TOTAL CAPITAL:	178 082 019
TOTAL LIABILITIES AND EQUITY	1 403 794 542

Chairman of the Management Board

N. Samandarzoda

Chief accountant

I. Iskhakov



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CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of December 31, 2022

(TJS)

Interest income	116 971 960
Interest expense	(73 167 435)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	43 804 525
Recovery of Loans Losses Provisions	(139 433 784)
NET INTEREST INCOME	(95 629 259)
Net gain on foreign exchange operations	211 179 675
Fee and commission income	36 192 963
Fee and commission expense	(27 066 110)
Other income	7 423 986
Other expenses	(663 908)
NET NON-INTEREST INCOME	227 066 606
TOTAL OPERATING INCOME	131 437 347
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	34 202 813
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	34 202 813
Income tax (Profit tax)	(6 840 563)
NET PROFIT / (LOSS)	27 362 250

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov

