

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of september 30, 2023

ASSETS:	TJS
Cash and balances with the NBT	445 118 552
Due from banks and other financial organisations	154 533 036
Loans to Customers	780 583 654
Investment Securities	63 640
Property and Equipment	56 629 106
Repossessed collateral for sale	(1 113 928)
Intangible assets	24 573 561
Other assets	263 551 729
TOTAL ASSETS	1 723 939 350
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	77 843 007
Customer accounts	619 680 897
Borrowings	798 832 194
Other liabilities	30 122 377
TOTAL LIABILITIES:	1 526 478 475
CAPITAL:	
Share capital	80 181 900
Capital reserves	57 820 953
Retained earnings of previous years	-
Profit/(loss) of the current year	20 008 502
Subordinated debt	39 449 520
TOTAL CAPITAL:	197 460 875
TOTAL LIABILITIES AND EQUITY	1 723 939 350

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of september 30, 2023

(TJS)

Interest income	114 093 134
Interest expense	(77 845 075)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	36 248 059
Recovery of Loans Losses Provisions	(6 936 773)
NET INTEREST INCOME	29 311 286
Net gain on foreign exchange operations	55 922 817
Fee and commission income	31 376 840
Fee and commission expense	(18 605 934)
Other income	9 723 419
Other expenses	841 950
NET NON-INTEREST INCOME	79 259 092
TOTAL OPERATING INCOME	108 570 378
TOTAL OPERATING EXPENSES	(81 513 493)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	25 010 628
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	25 010 628
Income tax (Profit tax)	(5 002 126)
NET PROFIT / (LOSS)	20 008 502

Chairman of the Management Board



N. Samandarzoda

Chief accountant

F. Iskhakov