

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

ASSETS:	TJS
Cash and balances with the NBT	445 562 236
Due from banks and other financial organisations	116 208 526
Loans to Customers	706 802 648
Investment Securities	63 640
Property and Equipment	48 981 490
Repossessed collateral for sale	(1 012 395)
Intangible assets	25 270 363
Other assets	202 823 101
<b>TOTAL ASSETS</b>	<b>1 544 699 609</b>
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	10 000 000
Due to banks and other financial organisations	43 420 657
Customer accounts	547 869 728
Borrowings	741 796 177
Other liabilities	16 506 644
<b>TOTAL LIABILITIES:</b>	<b>1 359 593 206</b>
CAPITAL:	
Share capital	80 181 900
Capital reserves	57 820 953
Retained earnings of previous years	-
Profit/(loss) of the current year	7 813 150
Subordinated debt	39 290 400
<b>TOTAL CAPITAL:</b>	<b>185 106 403</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 544 699 609</b>

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



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

(TJS)

Interest income	72 072 272
Interest expense	(51 478 499)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>20 593 773</b>
Recovery of Loans Losses Provisions	(9 696 533)
<b>NET INTEREST INCOME</b>	<b>10 897 240</b>
Net gain on foreign exchange operations	34 491 635
Fee and commission income	16 029 168
Fee and commission expense	(11 218 699)
Other income	8 506 030
Other expenses	822 016
<b>NET NON-INTEREST INCOME</b>	<b>48 630 150</b>
<b>TOTAL OPERATING INCOME</b>	<b>59 527 390</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(81 513 493)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>9 766 437</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>9 766 437</b>
Income tax (Profit tax)	(1 953 287)
<b>NET PROFIT / (LOSS)</b>	<b>7 813 150</b>

Chairman of the Management Board



N. Samandarzoda

Chief accountant



F. Iskhakov



