

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of December 31, 2024

ASSETS:	TJS
Cash and balances with the NBT	1 233 224 870
Due from banks and other financial organisations	84 121 102
Loans to Customers	1 278 027 983
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	15 003 435
Investment Securities	80 726
Property and Equipment	153 267 681
Repossessed collateral for sale	(522 368)
Intangible assets	21 089 550
Other assets	331 877 978
TOTAL ASSETS	3 116 170 957
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	48 178 500
Due to banks and other financial organisations	790 986 113
Customer accounts	813 200 017
Borrowings	981 964 978
Other liabilities	125 994 533
TOTAL LIABILITIES:	2 760 324 141
CAPITAL:	
Share capital	130 181 900
Excess capital	50 000 000
Capital reserves	84 724 808
Retained earnings of previous years	-
Profit/(loss) of the current year	51 583 108
Subordinated debt	39 357 000
TOTAL CAPITAL:	355 846 816
TOTAL LIABILITIES AND EQUITY	3 116 170 957

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

R. Gulamadshoev



CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of December 31, 2024

(TJS)

Interest income	223 073 207
Interest expense	(124 900 595)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	98 172 612
Recovery of Loans Losses Provisions	46 922 088
NET INTEREST INCOME	145 094 700
Net gain on foreign exchange operations	139 751 759
Fee and commission income	34 343 790
Fee and commission expense	(31 937 791)
Other income	6 341 337
Other expenses	1 219 868
NET NON-INTEREST INCOME	149 718 963
TOTAL OPERATING INCOME	294 813 663
TOTAL OPERATING EXPENSES	(230 334 778)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	64 478 885
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	64 478 885
Income tax (Profit tax)	(12 895 777)
NET PROFIT / (LOSS)	51 583 108

Chairman of the Management Board



N. Samandarzoda

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