

**CJSC "Spitamen Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
as of June 30, 2024

<b>ASSETS:</b>	<b>TJS</b>
Cash and balances with the NBT	551 664 559
Due from banks and other financial organisations	152 997 622
Loans to Customers	998 162 539
Investment Securities	80 726
Property and Equipment	120 004 254
Repossessed collateral for sale	(756 070)
Intangible assets	22 483 155
Other assets	217 640 306
<b>TOTAL ASSETS</b>	<b>2 062 277 091</b>
<b>LIABILITIES AND EQUITY:</b>	
<b>LIABILITIES</b>	
Due to NBT	65 000 000
Due to banks and other financial organisations	206 626 480
Customer accounts	651 897 340
Borrowings	826 504 305
Other liabilities	35 214 750
<b>TOTAL LIABILITIES:</b>	<b>1 785 242 875</b>
<b>CAPITAL:</b>	
Share capital	130 181 900
Excess capital	-
Capital reserves	57 820 953
Retained earnings of previous years	26 903 854
Profit/(loss) of the current year	23 737 829
<b>Subordinated debt</b>	<b>38 389 680</b>
<b>TOTAL CAPITAL:</b>	<b>277 034 216</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2 062 277 091</b>

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant



R. Gulamadshoev

**CJSC "Spitamen Bank"**  
**PROFIT AND LOSS STATEMENT as of June 30, 2024**

(TJS)

Interest income	103 040 566
Interest expense	(56 363 425)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>46 677 141</b>
Recovery of Loans Losses Provisions	(5 048 695)
<b>NET INTEREST INCOME</b>	<b>41 628 446</b>
Net gain on foreign exchange operations	46 306 339
Fee and commission income	15 852 338
Fee and commission expense	(11 875 272)
Other income	3 078 449
Other expenses	1 139 390
<b>NET NON-INTEREST INCOME</b>	<b>54 501 244</b>
<b>TOTAL OPERATING INCOME</b>	<b>96 129 690</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(81 513 493)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>29 672 286</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>29 672 286</b>
Income tax (Profit tax)	(5 934 457)
<b>NET PROFIT / (LOSS)</b>	<b>23 737 829</b>

Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

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