

**CJSC "Spitamen Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**as of March 31, 2025**

<b>ASSETS:</b>	<b>TJS</b>
Cash and balances with the NBT	1 639 537 622
Due from banks and other financial organisations	130 866 958
Loans to Customers	1 393 353 040
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	15 005 702
Investment Securities	80 726
Property and Equipment	154 982 492
Repossessed collateral for sale	(405 118)
Intangible assets	20 392 748
Other assets	201 656 084
<b>TOTAL ASSETS</b>	<b>3 555 470 254</b>
<b>LIABILITIES AND EQUITY:</b>	
<b>LIABILITIES</b>	
Due to NBT	50 000 000
Due to banks and other financial organisations	1 096 623 297
Customer accounts	815 695 740
Borrowings	1 154 368 656
Other liabilities	53 377 965
<b>TOTAL LIABILITIES:</b>	<b>3 170 065 658</b>
<b>CAPITAL:</b>	
Share capital	180 181 900
Excess capital	-
Capital reserves	84 724 808
Retained earnings of previous years	51 008 661
Profit/(loss) of the current year	30 234 107
Subordinated debt	39 255 120
<b>TOTAL CAPITAL:</b>	<b>385 404 596</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3 555 470 254</b>

Chairman of the Management Board

Acting Chief Accountant

Samandarzoda

R. Gulamadshoev



**CJSC "Spitamen Bank"**  
**PROFIT AND LOSS STATEMENT as of March 31, 2025**

(TJS)

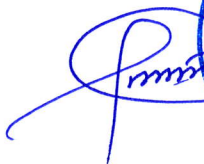
Interest income	68 363 209
Interest expense	(39 915 193)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>28 448 016</b>
Recovery of Loans Losses Provisions	(30 486 624)
<b>NET INTEREST INCOME</b>	<b>(2 038 608)</b>
Net gain on foreign exchange operations	89 988 429
Fee and commission income	9 644 921
Fee and commission expense	(9 371 206)
Other income	1 548 561
Other expenses	64 702
<b>NET NON-INTEREST INCOME</b>	<b>91 875 407</b>
<b>TOTAL OPERATING INCOME</b>	<b>89 836 799</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(52 044 165)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>37 792 634</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>37 792 634</b>
Income tax (Profit tax)	(7 558 527)
<b>NET PROFIT / (LOSS)</b>	<b>30 234 107</b>

Chairman of the Management Board



N. Samandarzoda

Acting Chief Accountant




G. Gulamadshoev