

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

<b>ASSETS:</b>	<b>TJS</b>
Cash and balances with the NBT	643 916 605
Due from banks and other financial organisations	48 700 873
Loans to Customers	1 472 563 280
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	11 093
Investment Securities	80 726
Property and Equipment	205 560 423
Repossessed collateral for sale	(43 271)
Intangible assets	18 302 342
Other assets	373 486 291
<b>TOTAL ASSETS</b>	<b>2 762 578 362</b>
<b>LIABILITIES AND EQUITY:</b>	
<b>LIABILITIES</b>	
Due to NBT	50 000 000
Due to banks and other financial organisations	432 311 358
Customer accounts	680 165 068
Borrowings	1 152 198 805
Other liabilities	26 142 172
<b>TOTAL LIABILITIES:</b>	<b>2 340 817 403</b>
<b>CAPITAL:</b>	
Share capital	180 181 900
Excess capital	-
Capital reserves	133 830 785
Retained earnings of previous years	-
Profit/(loss) of the current year	57 328 689
Subordinated debt	50 419 585
<b>TOTAL CAPITAL:</b>	<b>421 760 959</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2 762 578 362</b>

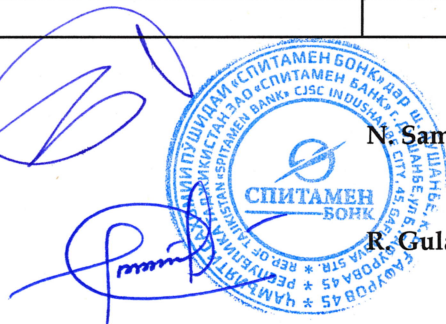
Chairman of the Management Board

N. Samandarzoda

Acting Chief Accountant

R. Gulamadshoev

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(TJS)

Interest income	305 981 093
Interest expense	(168 095 446)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>137 885 647</b>
Recovery of Loans Losses Provisions	(129 447 863)
<b>NET INTEREST INCOME</b>	<b>8 437 784</b>
Net gain on foreign exchange operations	324 133 843
Fee and commission income	41 708 112
Fee and commission expense	(43 523 308)
Other income	8 222 063
Other expenses	(1 304 599)
<b>NET NON-INTEREST INCOME</b>	<b>329 236 111</b>
<b>TOTAL OPERATING INCOME</b>	<b>337 673 895</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(266 013 034)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>71 660 861</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>71 660 861</b>
Income tax (Profit tax)	(14 332 172)
<b>NET PROFIT / (LOSS)</b>	<b>57 328 689</b>

**Chairman of the Management Board**

**N. Samandarzoda**

**Acting Chief Accountant**

**R. Gulamadshoev**

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**CJSC "Spitamen Bank"**  
**Implementation of prudential standards as of December 31, 2025**

Name of prudential standards	Codes	Actual indicators of prudential regulatory rates
1	2	3
Capital Adequacy Ratio	K1.1	16,68%
Capital Adequacy Ratio	K1.2	14,74%
Capital Adequacy Ratio	K1.3	11,90%
Current Liquidity Ratio	K2.1	92,13%

**Chairman of the Board**

**Chief Accountant**

**N. Samandarzoda**

**R. Gulamadshoev**

