

**CJSC "Spitamen Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
as of September 30, 2022

ASSETS:	TJS
Cash and balances with the NBT	389 908 566
Due from banks and other financial organisations	119 437 976
Loans to Customers	525 441 159
Investment Securities	63 640
Property and Equipment	47 621 385
Repossessed collateral for sale	(869 062)
Intangible assets	18 203 323
Other assets	220 571 154
<b>TOTAL ASSETS</b>	<b>1 320 378 141</b>
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	43 141 448
Customer accounts	457 960 183
Borrowings	603 502 518
Other liabilities	28 457 418
<b>TOTAL LIABILITIES:</b>	<b>1 133 061 567</b>
CAPITAL:	
Share capital	80 181 900
Capital reserves	33 809 229
Retained earnings of previous years	-
Profit/(loss) of the current year	36 533 445
Subordinated debt	36 792 000
<b>TOTAL CAPITAL:</b>	<b>187 316 574</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 320 378 141</b>

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov





**CJSC "Spitamen Bank"**  
**PROFIT AND LOSS STATEMENT as of September 30, 2022**

(TJS)

Interest income	84 936 567
Interest expense	(51 345 134)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>33 591 433</b>
Recovery of Loans Losses Provisions	(116 868 068)
<b>NET INTEREST INCOME</b>	<b>(83 276 635)</b>
Net gain on foreign exchange operations	186 248 240
Fee and commission income	24 606 161
Fee and commission expense	(19 196 525)
Other income	4 708 669
Other expenses	(291 756)
<b>NET NON-INTEREST INCOME</b>	<b>196 074 789</b>
<b>TOTAL OPERATING INCOME</b>	<b>112 798 154</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(81 513 493)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>45 666 806</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>45 666 806</b>
Income tax (Profit tax)	(9 133 361)
<b>NET PROFIT / (LOSS)</b>	<b>36 533 445</b>

Chairman of the Management Board



N. Samandarzoda

Chief accountant

F. Iskhakov