

**CJSC "Spitamen Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
as of December 31, 2020

ASSETS:	TJS
Cash and balances with the NBT	204 920 666
Due from banks and other financial organisations	29 776 253
Loans to Customers	447 752 762
Investment Securities	63 640
Property and Equipment	36 032 671
Repossessed collateral for sale	702 285
Intangible assets	17 333 497
Other assets	147 584 249
<b>TOTAL ASSETS</b>	<b>884 166 023</b>
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	9 500 000
Due to banks and other financial organisations	2 261 188
Customer accounts	268 028 780
Borrowings	342 526 296
Other liabilities	135 722 590
<b>TOTAL LIABILITIES:</b>	<b>758 038 854</b>
CAPITAL:	
Share capital	80 181 900
Capital reserves	22 784 215
Retained earnings of previous years	-
Profit/(loss) of the current year	5 081 054
Subordinated debt	18 080 000
<b>TOTAL CAPITAL:</b>	<b>126 127 169</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>884 166 023</b>

Chairman of the Management Board

  
N. Samandarzoda

Chief accountant

  
F. Iskhakov



**CJSC "Spitamen Bank"**  
**PROFIT AND LOSS STATEMENT as of December 31, 2021**

(TJS)

Interest income	90 988 716
Interest expense	(50 139 144)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>40 849 572</b>
Recovery of Loans Losses Provisions	1 647 472
<b>NET INTEREST INCOME</b>	<b>42 497 044</b>
Net gain on foreign exchange operations	40 080 290
Fee and commission income	26 771 569
Fee and commission expense	(32 759 107)
Other income	5 467 146
Other expenses	6 532 240
<b>NET NON-INTEREST INCOME</b>	<b>46 092 138</b>
<b>TOTAL OPERATING INCOME</b>	<b>88 589 182</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(81 513 493)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>7 075 689</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>7 075 689</b>
Income tax (Profit tax)	(1 616 299)
<b>NET PROFIT / (LOSS)</b>	<b>5 459 390</b>

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



A handwritten signature in blue ink, likely belonging to F. Iskhakov, the Chief Accountant.