

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of December 31, 2021

| ASSETS: | TJS |
|--|----------------------|
| Cash and balances with the NBT | 369 110 613 |
| Due from banks and other financial organisations | 21 117 640 |
| Loans to Customers | 609 716 559 |
| Investment Securities | 63 640 |
| Property and Equipment | 44 489 758 |
| Repossessed collateral for sale | 569 870 |
| Intangible assets | 19 679 268 |
| Other assets | 96 277 931 |
| TOTAL ASSETS | 1 161 025 279 |
| LIABILITIES AND EQUITY: | |
| LIABILITIES | |
| Due to NBT | 34 500 000 |
| Due to banks and other financial organisations | 29 946 549 |
| Customer accounts | 482 756 337 |
| Borrowings | 442 581 551 |
| Other liabilities | 16 711 179 |
| TOTAL LIABILITIES: | 1 006 495 616 |
| CAPITAL: | |
| Share capital | 80 181 900 |
| Capital reserves | 28 208 373 |
| Retained earnings of previous years | - |
| Profit/(loss) of the current year | 5 459 390 |
| Subordinated debt | 40 680 000 |
| TOTAL CAPITAL: | 154 529 663 |
| TOTAL LIABILITIES AND EQUITY | 1 161 025 279 |

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



A handwritten signature in blue ink, likely belonging to F. Iskhakov, is located at the bottom right of the page.

CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of December 31, 2020

(TJS)

| | |
|---|---------------------|
| Interest income | 62 875 477 |
| Interest expense | (33 364 006) |
| NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP | 29 511 471 |
| Recovery of Loans Losses Provisions | 7 352 715 |
| NET INTEREST INCOME | 36 864 186 |
| Net gain on foreign exchange operations | 40 941 006 |
| Fee and commission income | 17 777 116 |
| Fee and commission expense | (24 992 907) |
| Other income | 4 197 912 |
| Other expenses | (196 837) |
| NET NON-INTEREST INCOME | 37 726 290 |
| TOTAL OPERATING INCOME | 74 590 476 |
| TOTAL OPERATING EXPENSES | 74 590 476 |
| PROFIT / (LOSS) BEFORE OTHER PROVISIONS | (67 112 876) |
| (Provision)/Recovery of other provisions | - |
| Profit / (Loss) BEFORE TAXATION | 7 477 600 |
| Income tax (Profit tax) | (2 396 546) |
| NET PROFIT / (LOSS) | 5 081 054 |

Chairman of the Management Board


N. Samandarzoda

Chief accountant


F. Iskhakov

