

**CJSC "Spitamen Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**as of September 30, 2021**

ASSETS:	TJS
Cash and balances with the NBT	363 741 977
Due from banks and other financial organisations	114 023 156
Loans to Customers	557 595 600
Investment Securities	63 640
Property and Equipment	40 758 219
Repossessed collateral for sale	213 288
Intangible assets	20 191 356
Other assets	129 848 109
<b>TOTAL ASSETS</b>	<b>1 226 435 345</b>
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	-
Due to banks and other financial organisations	24 883 146
Customer accounts	546 359 518
Borrowings	458 907 854
Other liabilities	42 062 240
<b>TOTAL LIABILITIES:</b>	<b>1 072 212 758</b>
CAPITAL:	
Share capital	80 181 900
Capital reserves	28 208 373
Retained earnings of previous years	-
Profit/(loss) of the current year	5 118 114
Subordinated debt	40 714 200
<b>TOTAL CAPITAL:</b>	<b>154 222 587</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 226 435 345</b>

Chairman of the Management Board

N. Samandarzoda

Chief accountant

I. Iskhakov



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A handwritten signature in blue ink, likely belonging to I. Iskhakov, the Chief accountant.

CJSC "Spitamen Bank"  
 PROFIT AND LOSS STATEMENT as of September 30, 2021

(TJS)

Interest income	64 561 045
Interest expense	(35 797 259)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>28 763 786</b>
Recovery of Loans Losses Provisions	366 245
<b>NET INTEREST INCOME</b>	<b>29 130 031</b>
Net gain on foreign exchange operations	30 838 270
Fee and commission income	19 258 124
Fee and commission expense	(24 911 037)
Other income	4 070 107
Other expenses	4 380 742
<b>NET NON-INTEREST INCOME</b>	<b>33 636 206</b>
<b>TOTAL OPERATING INCOME</b>	<b>62 766 237</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(81 513 493)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>6 646 901</b>
(Provision)/Recovery of other provisions	-
<b>Profit / (Loss) BEFORE TAXATION</b>	<b>6 646 901</b>
Income tax (Profit tax)	(1 528 787)
<b>NET PROFIT / (LOSS)</b>	<b>5 118 114</b>

Chairman of the Management Board

N. Samandarzoda

Chief accountant

I. Iskhakov

