



**CJSC "Spitamen Bank"**  
**PROFIT AND LOSS STATEMENT as of June 30, 2019**

(TJS)

Interest income	22 771 238
Interest expense	(13 823 378)
<b>NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP</b>	<b>8 947 859</b>
Recovery of Loans Losses Provisions	1 737 885
<b>NET INTEREST INCOME</b>	<b>10 685 745</b>
Net gain on foreign exchange operations	14 580 409
Fee and commission income	6 205 856
Fee and commission expense	(3 781 662)
Other income	1 585 486
Other expenses	(633 359)
<b>NET NON-INTEREST INCOME</b>	<b>17 956 728</b>
<b>TOTAL OPERATING INCOME</b>	<b>28 642 473</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(15 844 922)</b>
<b>PROFIT / (LOSS) BEFORE OTHER PROVISIONS</b>	<b>9 829 696</b>
(Provision)/Recovery of other provisions	(676 653)
<b>NET PROFIT / (LOSS)</b>	<b>9 153 043</b>

Chairman of the Management Board

N. Samandarzoda

Chief accountant

F. Iskhakov



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