



FINANCIAL REVIEW OF  
OJSC "TAWHIDBANK" as of 31/08/2022  
(compared to 08/2021)

According to the results of 8 months of 2022, Tawhidbank earned 13,65 million somoni of net profit.

The Bank's assets amounted to 238.6 million somoni.

The liquidity ratio of the NBT: K2.1 as of 31/08/2022 amounted to 106,99% (with a regulatory minimum of 40% for Islamic banks)

Capital adequacy ratio K1.1 - 56,0% (with the NBT's regulatory minimum of 12%)

### Positive financial indicators of the bank (growth compared to 08/2021)

Client base growth  
**2.3 times**



Financing portfolio balance growth

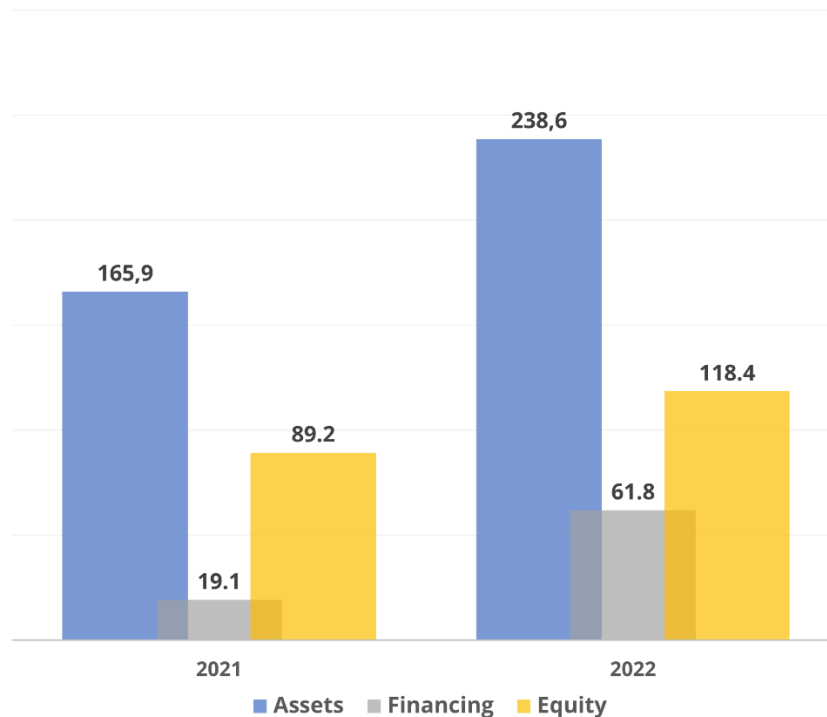


**224 %**

Net profit growth



**202%**



In million somoni

Tawhid Pay Users Growth

**138%**



Growth of ATM and terminals

**73%**



Positive ROA and ROE indicators amounted to 5,7% and 11,5%, respectively.

Earnings per share (EPS) increased by 9,2 p.p. compared to 2021 and reached 16.07% in 2022

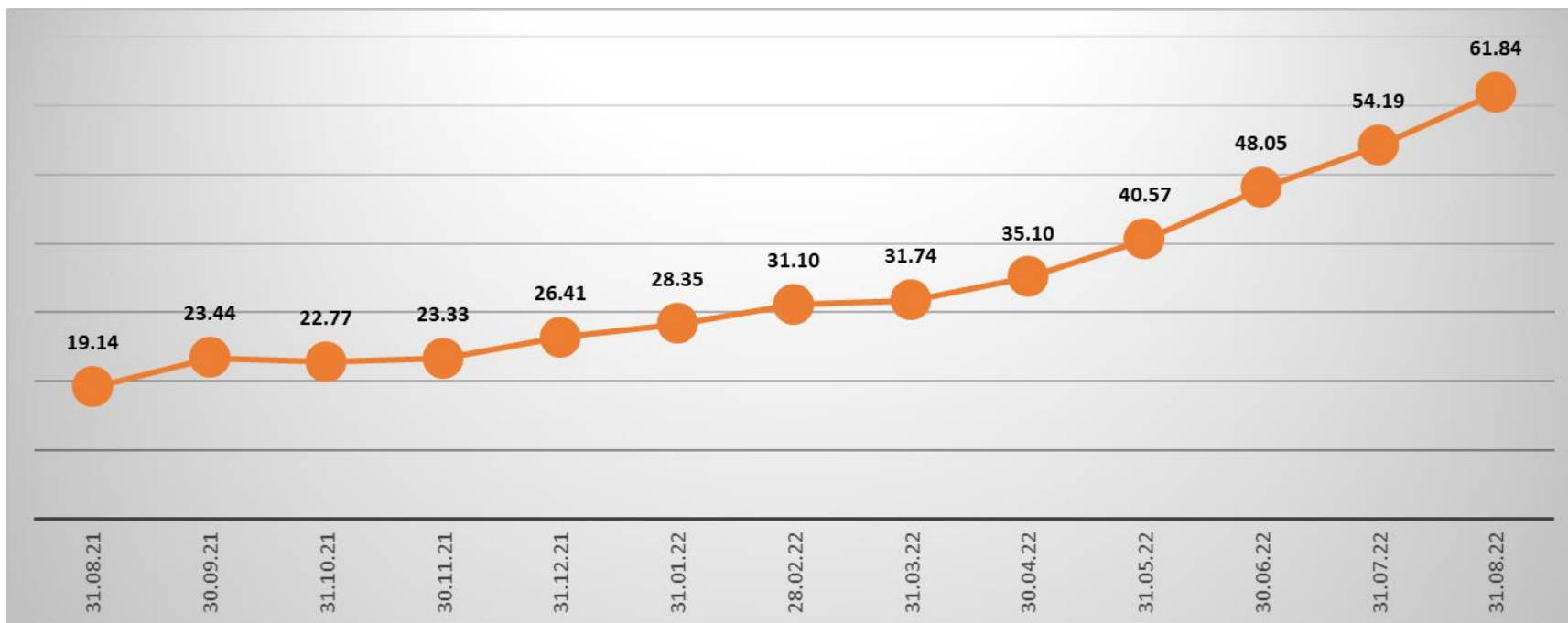
*The following is comparative ROA/ROE/EPS data for 08/2021, 2022.*

<b>ROA / ROE / EPS</b>		
<b>08/2022</b>	<b>ROA</b>	<b>5,7%</b>
	<b>ROE</b>	<b>11,5%</b>
	<b>EPS</b>	<b>16,07%</b>
<b>08/2021</b>	<b>ROA</b>	<b>2,7%</b>
	<b>ROE</b>	<b>5,0%</b>
	<b>EPS</b>	<b>6,86%</b>

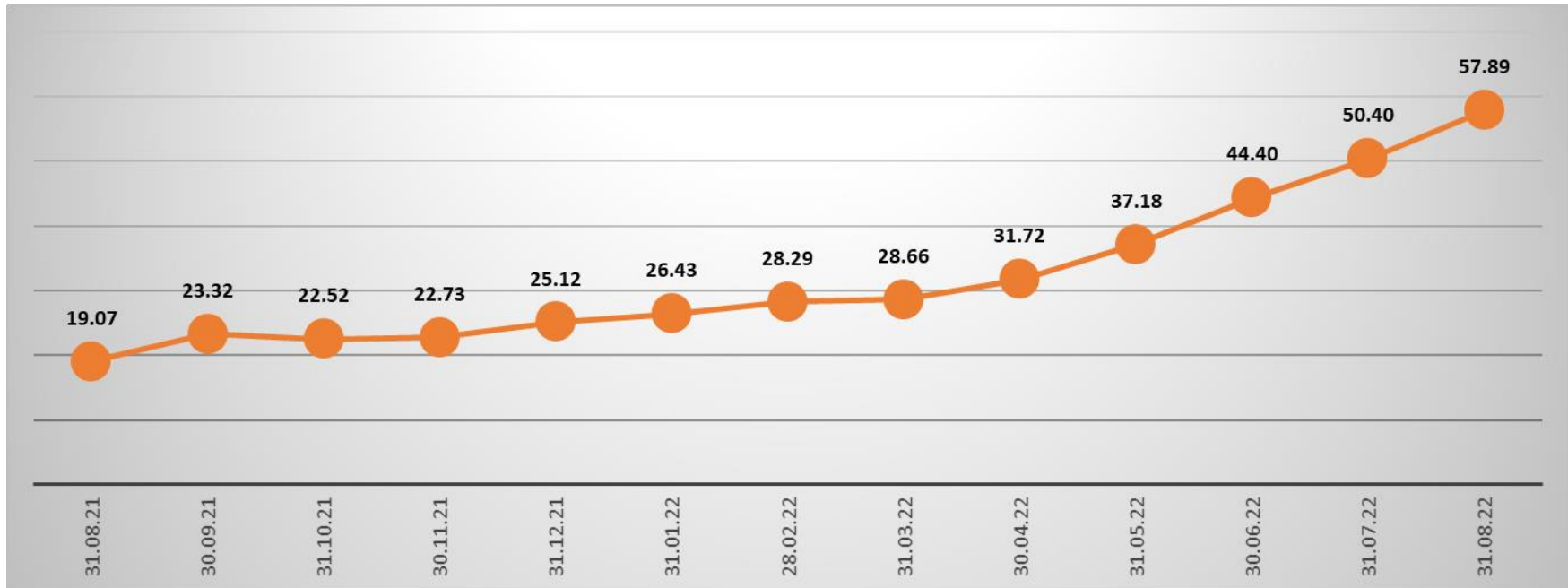
The balance of the financing portfolio amounted to 61,8 million somoni and increased by 224%.

The share of NPL is less than 1%.

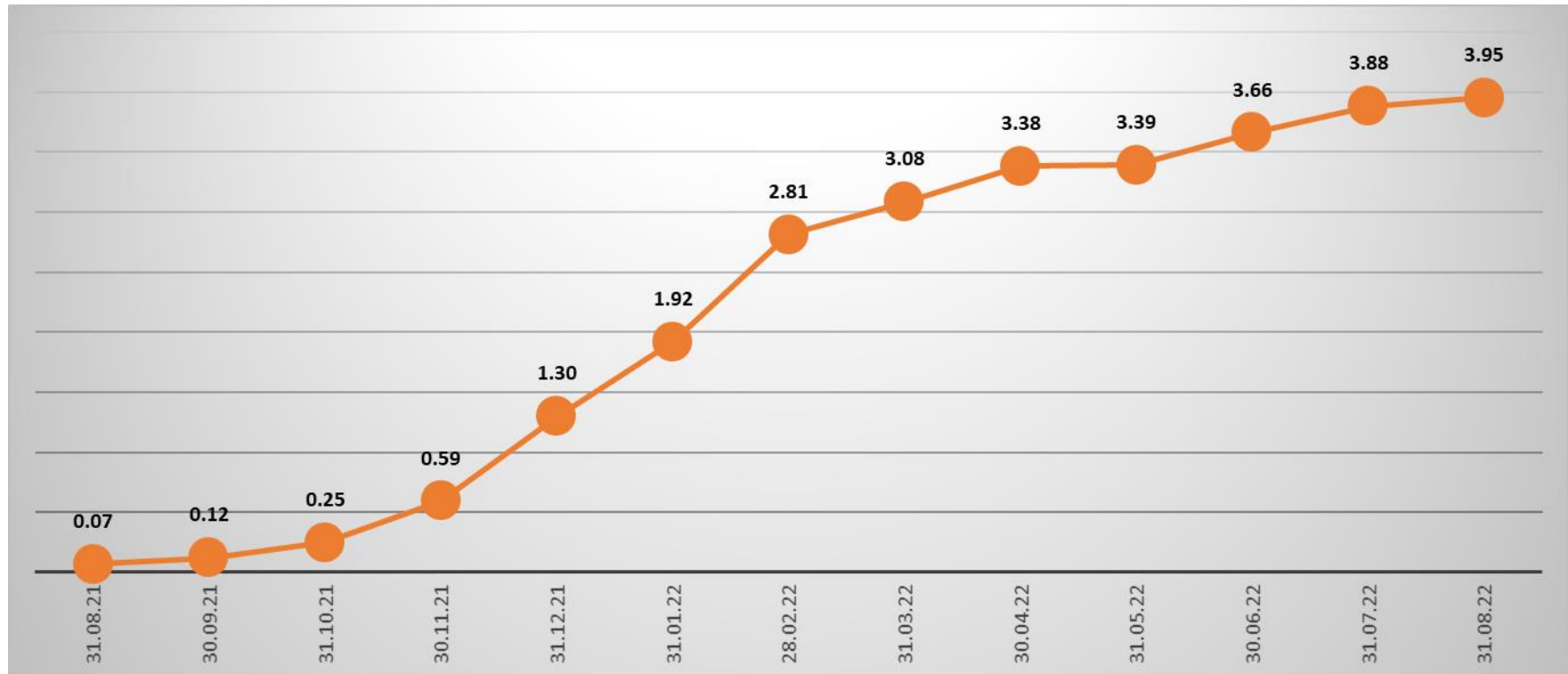
Growth dynamics of all types of financing products balance by months from 01/09/2021 to 01/09/2022 (in million somoni):



Growth dynamics of murabaha financings by months from 01/09/2021 to 01/09/2022 (in million somoni):



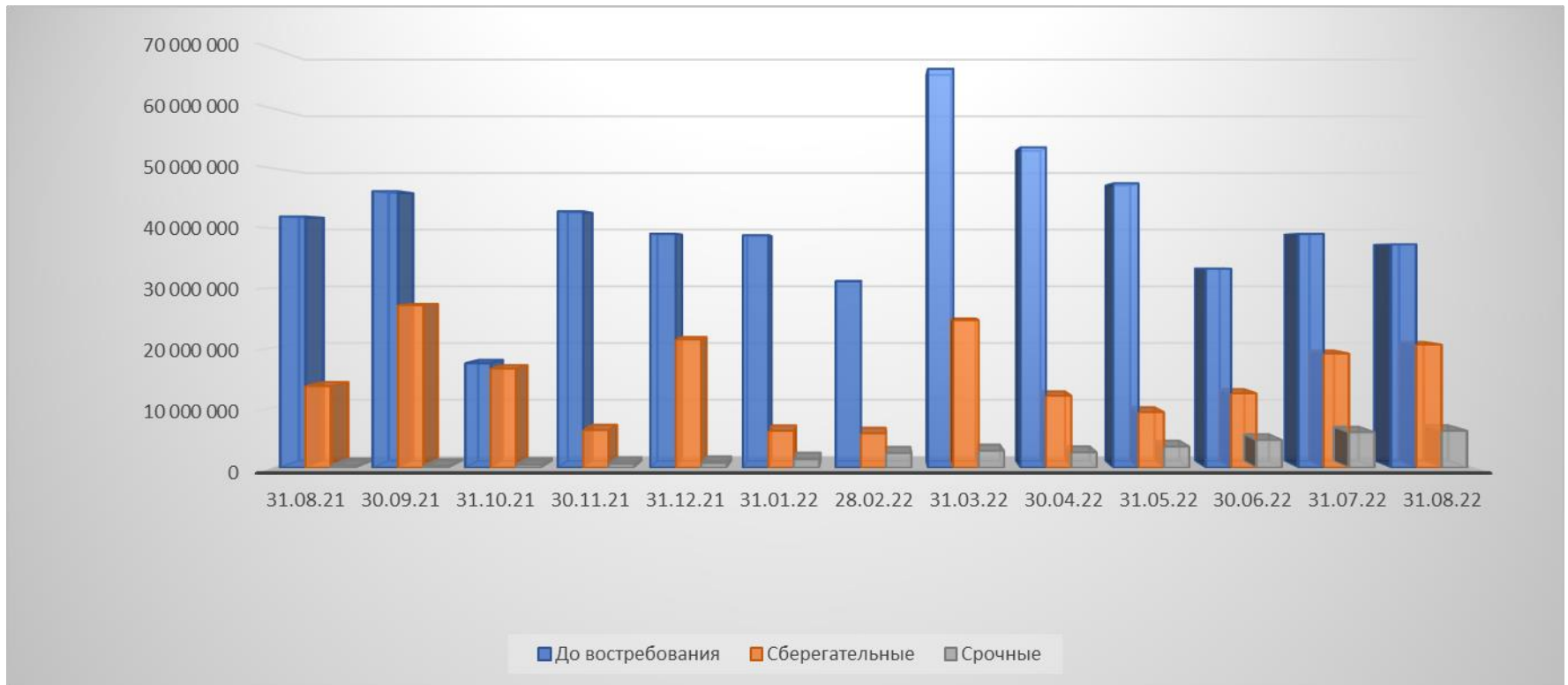
Growth dynamics of financing through «Sabz» credit cards by months from 01/09/2021 to 01/09/2022 (in million somoni):



The balance of the bank's deposit portfolio for the reporting period is 64,02 million somoni.

Term deposits mudaraba showed an increase of 14,9 times, compared to 2021.

Deposits by types growth dynamics from 01/09/2021 to 01/09/2022 (in million somoni):



The bank's client base has a growing trend for both corporate and retail clients and has reached almost 30,000.

Compared to the same period of last year, growth was demonstrated by 2,3 times.

The graph below shows the growth dynamics of the bank's client base from 01/09/2021 to 01/09/2022 (total amount):

