

REPORT OF OJSC TAWHIDBANK AS OF 30.11.2022

Balance Sheet

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ASSETS

| | |
|---|--------------------|
| Cash and cash equivalents | 50,135,858 |
| For receiving from NBT | 7,747,067 |
| For receiving from national institutions | 0 |
| For receiving from international institutions | 10,015,646 |
| Financings | 75,605,567 |
| <i>reserves for possible losses</i> | 0 |
| Investments | 34,973 |
| Property, plant and equipment | 44,877,373 |
| Other assets | 37,423,197 |
| TOTAL ASSETS | 225,839,681 |

LIABILITIES

| | |
|---|--------------------|
| For payment to NBT | 0 |
| For payment to national institutions | 7,951,667 |
| For payment to international institutions | 0 |
| Deposits | 74,358,630 |
| Other liabilities | 24,045,118 |
| TOTAL LIABILITIES | 106,355,415 |

EGUITY

| | |
|--------------------------|--------------------|
| Share capital Statutory | 85,000,000 |
| Capital surplus | 0 |
| General capital reserves | 18,252,340 |
| Profit of previous years | 1,523,398 |
| Current profit | 14,708,528 |
| TOTAL EQUITY | 119,484,266 |

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|-------------------------------|--------------------|
| EQUITY AND LIABILITIES | 225,839,681 |
|-------------------------------|--------------------|

STATEMENT OF PROFIT AND LOSS

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|--|-------------------|
| Fianacing ncome | 7,041,922 |
| Term deposit expences | 304,913 |
| Fee and commission income | 12,478,838 |
| Fee and commission expense | 13,200,358 |
| Realised gains losses from transaction in foreign currencies | |
| Income | 120,243,599 |
| Expense | 85,359,239 |
| Off-balance transactions | |
| Income | 272,127 |
| Expense | 0 |
| operating expences | 25,664,796 |
| Costs for the formation of the FPTI | 1,725,011 |
| other income | 4,090,573 |
| other expense | 975,002 |
| PROFIT BEFORE TAX | 16,897,740 |
| profits tax | 2,189,212 |
| NET PROFIT | 14,708,528 |
| RETURN ON ASSETS (ROA) | 6.5% |
| RETURN ON EQUITY (ROE) | 12.3% |