

**OJSC "Tawhidbank"**  
**Report as of 31.12.2021**  
**Mandatory standards**

	<b>Mandatory standards list</b>		<b>Calculation of mandatory standards</b>	<b>Real indicator</b>	<b>Requirement</b>	<b>Difference</b>
	Capital adequacy ratio	K1.1	Regulatory capital / Risk-weighted assets	83,18%	12,00%	71,18%
	Capital adequacy ratio	K1.2	Regulatory capital / Total assets	50,93%	10,00%	40,93%
	Liquidity ratio	K2.1	Liquid assets/Short-term liabilities	128,83%	40,00%	88,83%
	The maximum amount of risk per borrower or group of related borrowers	K3.1	Total amount of Islamic credit risk/Islamic financing per borrower/customer or group of related borrowers/customers/ Regulatory capital	0,00%	20,00%	-20,00%
	The maximum amount of major risks of Islamic loans/Islamic financing	K3.2	The amount of the net balance of large Islamic loans/Islamic financings/ Regulatory capital	0,00%	3,00	-3,00
	The maximum amount of risk for another Islamic credit institution	K3.3	Net balance of issued Islamic loans/Islamic financings and term placements of other Islamic credit institution / Regulatory capital	0,00%	20,00%	-20,00%
	The maximum amount of risk per borrower/customer - related person	K4.1	Net balance of Islamic loans/Islamic financings to related parties / Regulatory capital	0,00%	2,00%	-2,00%
	General risk of Islamic loans/Islamic financings	K4.2	Total net balance of Islamic loans/Islamic financings to related parties / Regulatory capital	0,00%	10,00%	-10,00%
	The standard for the use of own funds for the acquisition of shares of other legal entities	K5.	Funds invested for the purchase of shares of other legal entities / Regulatory capital	0,00%	20,00%	-20,00%
	The maximum amount of attracted deposits	K7.	Amount of Islamic deposits, savings / Regulatory capital	0,00%	3,00	-3,00
	Open long currency position	K6.1.	Open long currency position / Regulatory capital	0,83%	20,00%	-19,17%
	Open short currency position	K6.1.	Open short currency position / Regulatory capital	0,00%	20,00%	-20,00%
	Open long currency position	K6.1.1.	Freely convertible foreign currency / Regulatory capital	0,00%	10,00%	-10,00%
	Open short currency position	K6.1.2.	Freely convertible foreign currency / Regulatory capital	4,55%	10,00%	-5,45%
	Open long currency position	K6.1.3.	Non-convertible foreign currency / Regulatory capital	5,38%	10,00%	-4,62%
	Open short currency position	K6.1.4.	Non-convertible foreign currency / Regulatory capital	0,00%	10,00%	-10,00%
	Open long currency position	K6.2.1.	Freely convertible separate foreign currency / Regulatory capital	0,00%	8,00%	-8,00%
	Open short currency position	K6.2.2.	Freely convertible separate foreign currency / Regulatory capital	0,00%	8,00%	-8,00%
	Open long currency position	K6.2.3.	Non-convertible separate foreign currency / Regulatory capital	0,00%	8,00%	-8,00%
	Open short currency position	K6.2.4.	Non-convertible separate foreign currency / Regulatory capital	0,00%	8,00%	-8,00%