

OJSC "Tawhidbank"
Report as of 31.12.2023
Mandatory standards

	Mandatory standards list		Calculation of mandatory standards	Real indicator	Requirement	Difference
	Capital adequacy ratio	K1.1	Regulatory capital / Risk-weighted assets	33.52%	12%	21.52%
	Capital adequacy ratio	K1.2	Regulatory capital / Total assets	36.18%	10%	26.18%
	Liquidity ratio	K2.1	Liquid assets/Short-term liabilities	55.43%	40%	15.43%
	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	11.35%	20%	-8.65%
	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	0.36	3	-2.64
	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%	-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	0.06%	2%	-1.94%
	General risk of Islamic loans/Islamic financings	K4.2	Total net balance of Islamic loans/Islamic financings to related parties / Regulatory capital	0.06%	10%	-9.94%
	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%	-20.00%
	The maximum amount of attracted deposits	K7.	Amount of Islamic deposits, savings / Regulatory capital	0.00	300%	-3.00
	Open long currency position	K6.1.	Open long currency position / Regulatory capital	0.00%	20%	-20.00%
	Open short currency position	K6.1.	Open short currency position / Regulatory capital	1.11%	20%	-18.89%
	Open long currency position	K6.1.1.	Freely convertible foreign currency / Regulatory capital	0.00%	10%	-10.00%
	Open short currency position	K6.1.2.	Freely convertible foreign currency / Regulatory capital	7.63%	10%	-2.37%
	Open long currency position	K6.1.3.	Non-convertible foreign currency / Regulatory capital	6.52%	10%	-3.48%
	Open short currency position	K6.1.4.	Non-convertible foreign currency / Regulatory capital	0.00%	10%	-10.00%
	Open long currency position	K6.2.1.	Freely convertible separate foreign currency / Regulatory capital	0.00%	8%	-8.00%
	Open short currency position	K6.2.2.	Freely convertible separate foreign currency / Regulatory capital	0.00%	8%	-8.00%
	Open long currency position	K6.2.3.	Non-convertible separate foreign currency / Regulatory capital	0.00%	8%	-8.00%
	Open short currency position	K6.2.4.	Non-convertible separate foreign currency / Regulatory capital	0.00%	8%	-8.00%