

REPORT OF OJSC TAWHIDBANK AS OF 30.11.2023

Balance Sheet

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ASSETS

Cash and cash equivalents	29 290 253
For receiving from NBT	14 151 535
For receiving from national institutions	0
For receiving from international institutions	9 362 571
Financings	117 061 761
<i>reserves for possible losses</i>	134 620
Investments	34 973
Property, plant and equipment	42 570 712
Other assets	40 081 743
TOTAL ASSETS	252 553 548

LIABILITIES

To pay to the Government	16 274 040
For payment to NBT	0
For payment to national institutions	8 586 770
For payment to international institutions	0
Deposits	98 301 789
Other liabilities	26 747 603
TOTAL LIABILITIES	149 910 202

EQUITY

Share capital Statutory	85 000 000
Retained earnings/losses of previous years	1 523 398
General capital reserves	18 252 340
Profit of previous years	0
Current profit	-2 132 392
TOTAL EQUITY	102 643 346

EQUITY AND LIABILITIES	252 553 548
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STATEMENT OF PROFIT AND LOSS

Fianacing ncome	14 001 833
Term deposit expences	1 862 793
Fee and commission income	6 615 527
Fee and commission expense	10 242 811
Realised gains losses from transaction in foreign currencies	
Income	36 758 390
Expense	26 202 234
Off-balance transactions	
Income	783 661
Expense	0
operating expenses	23 113 281
Costs for the formation of the FPTI	271 341
other income	2 341 893
other expense	941 236
PROFIT BEFORE TAX	-2 132 392
profits tax	
NET PROFIT	-2 132 392
RETURN ON ASSETS (ROA)	-0.8%
RETURN ON EQUITY (ROE)	-2.1%