

REPORT OF OJSC TAWHIDBANK AS OF 31.12.2023

Balance Sheet

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ASSETS

Cash and cash equivalents	13 486 377
For receiving from NBT	13 531 132
For receiving from national institutions	0
For receiving from international institutions	4 743 337
Financings	129 368 042
<i>reserves for possible losses</i>	176 994
Investments	34 973
Property, plant and equipment	43 017 190
Other assets	39 389 035
TOTAL ASSETS	243 570 086

LIABILITIES

To pay to the Government	16 274 040
For payment to NBT	0
For payment to national institutions	12 518 977
For payment to international institutions	0
Deposits	94 213 249
Other liabilities	21 351 112
TOTAL LIABILITIES	144 357 378

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	-5 563 030
TOTAL EQUITY	99 212 708

EQUITY AND LIABILITIES	243 570 086
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STATEMENT OF PROFIT AND LOSS

Fianacing ncome	15 671 283
Term deposit expences	2 124 188
Commissions paid to banks	104 873
Fee and commission income	7 372 645
Fee and commission expense	14 519 992
Realised gains losses from transaction in foreign currencies	
Income	41 740 603
Expense	30 831 919
Off-balance transactions	
Income	840 292
Expense	0
operating expenses	25 066 203
Costs for the formation of the FPTI	328 550
other income	2 515 550
other expense	2 118 495
PROFIT BEFORE TAX	-6 953 847
profits tax	-1 390 817
NET PROFIT	-5 563 030
RETURN ON ASSETS (ROA)	-2.3%
RETURN ON EQUITY (ROE)	-5.6%