

OJSC "TAWHIDBANK" ACTIVITY RESULTS FOR THE THIRD QUARTER OF 2021

Positive financial indicators of the Bank 09/2020 vs 09/2021 (in mln.TJS)

Customer base
growth



358%

Bank financing
growth

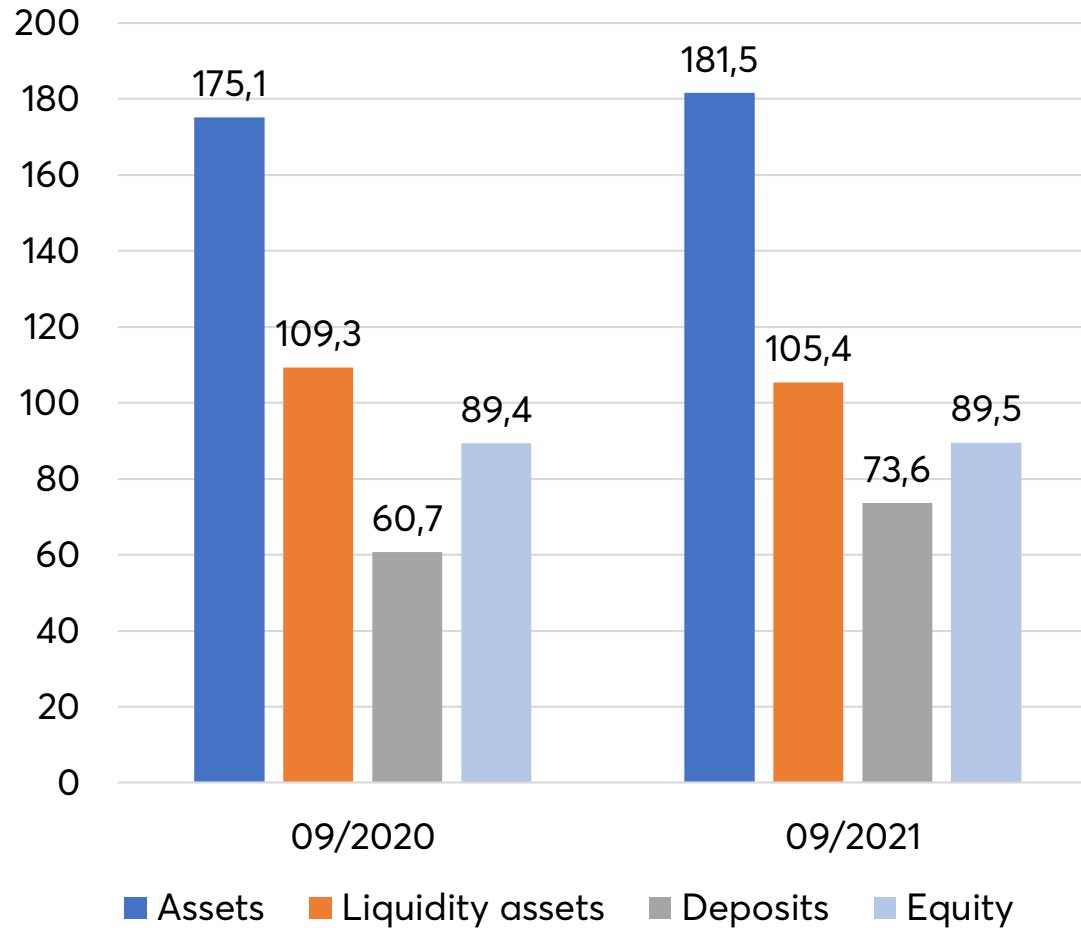


244%

Bank's profit
growth



20%



Remittances
growth



92%

Liquidity rate



120%

NPL

0%



Tawhid Pay users

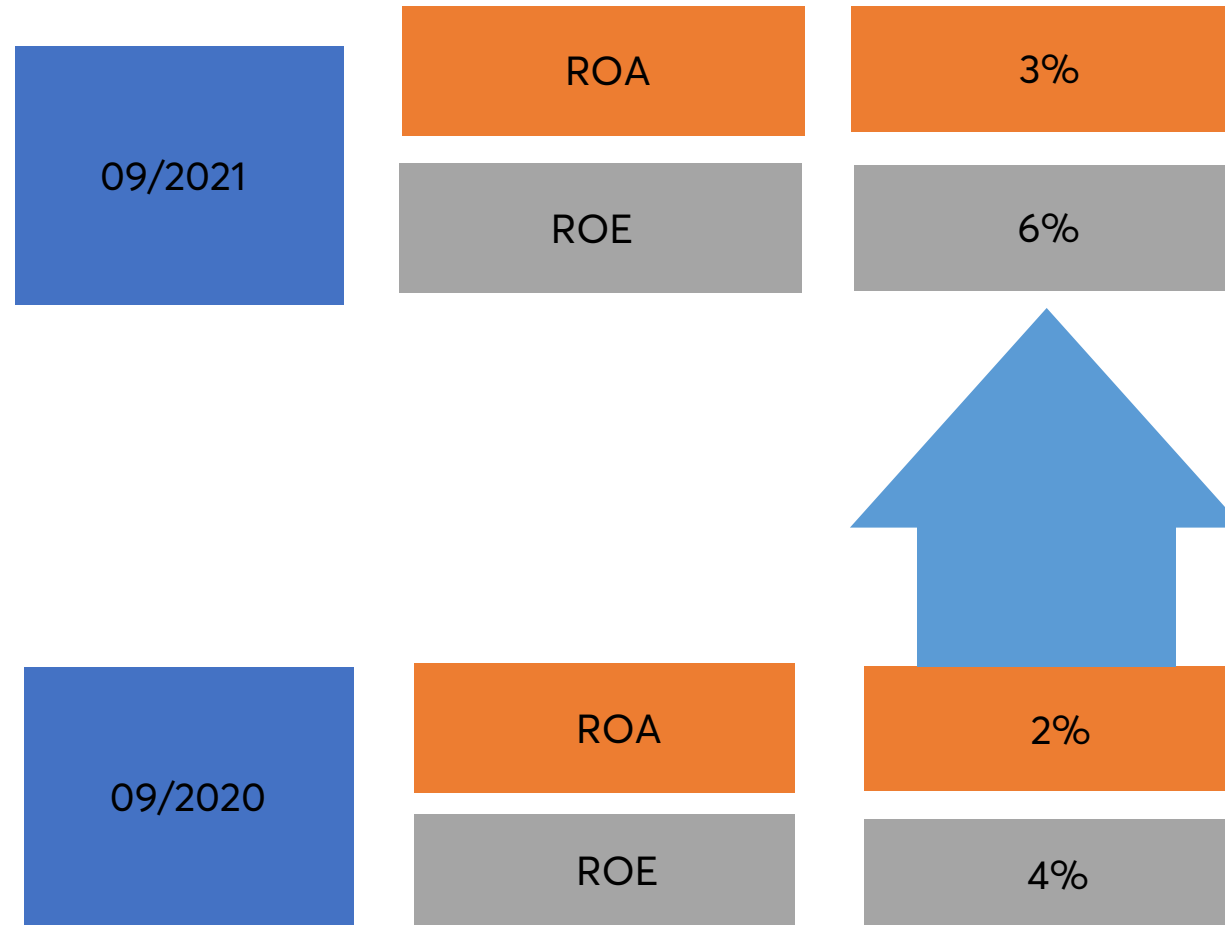


8 136

ATMs and terminals

15 vs 37

POSITIVE ROA AND ROE INDICATORS

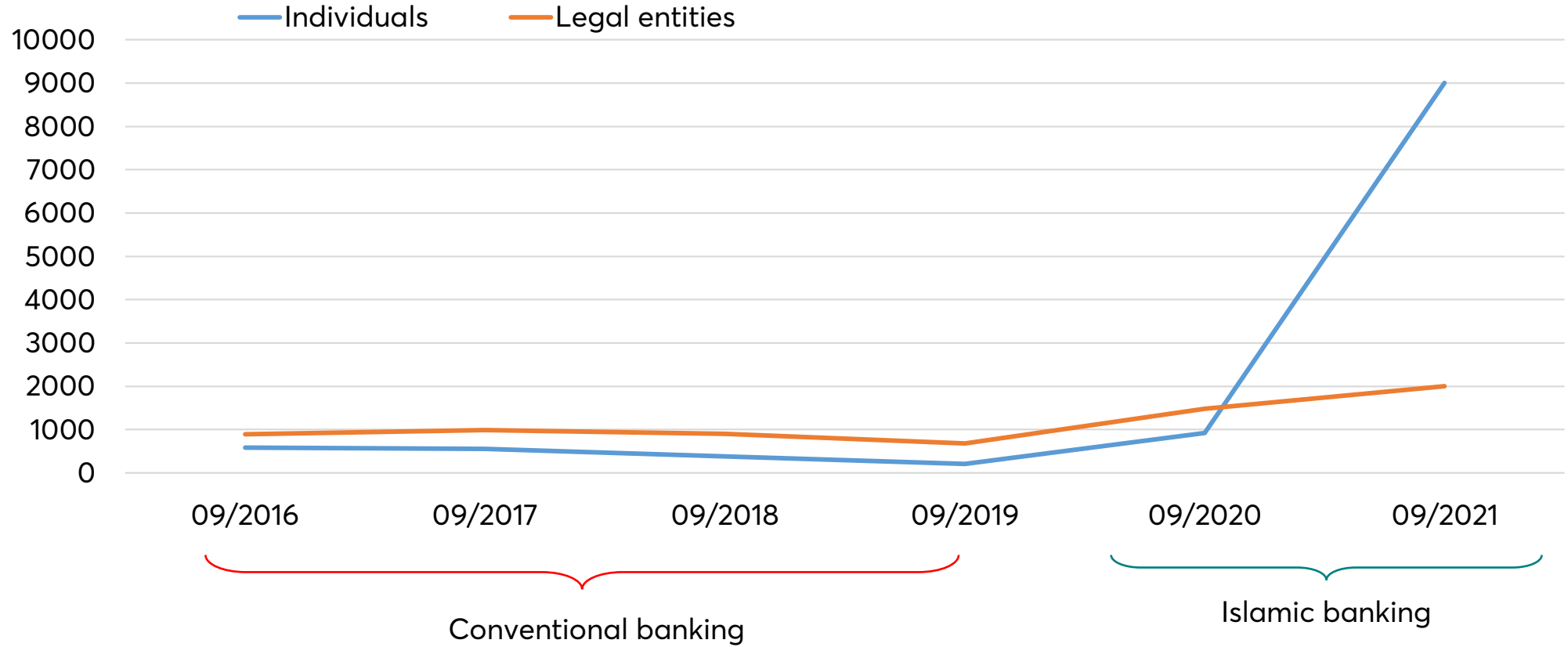


ROA – return on assets
ROE – return on equity

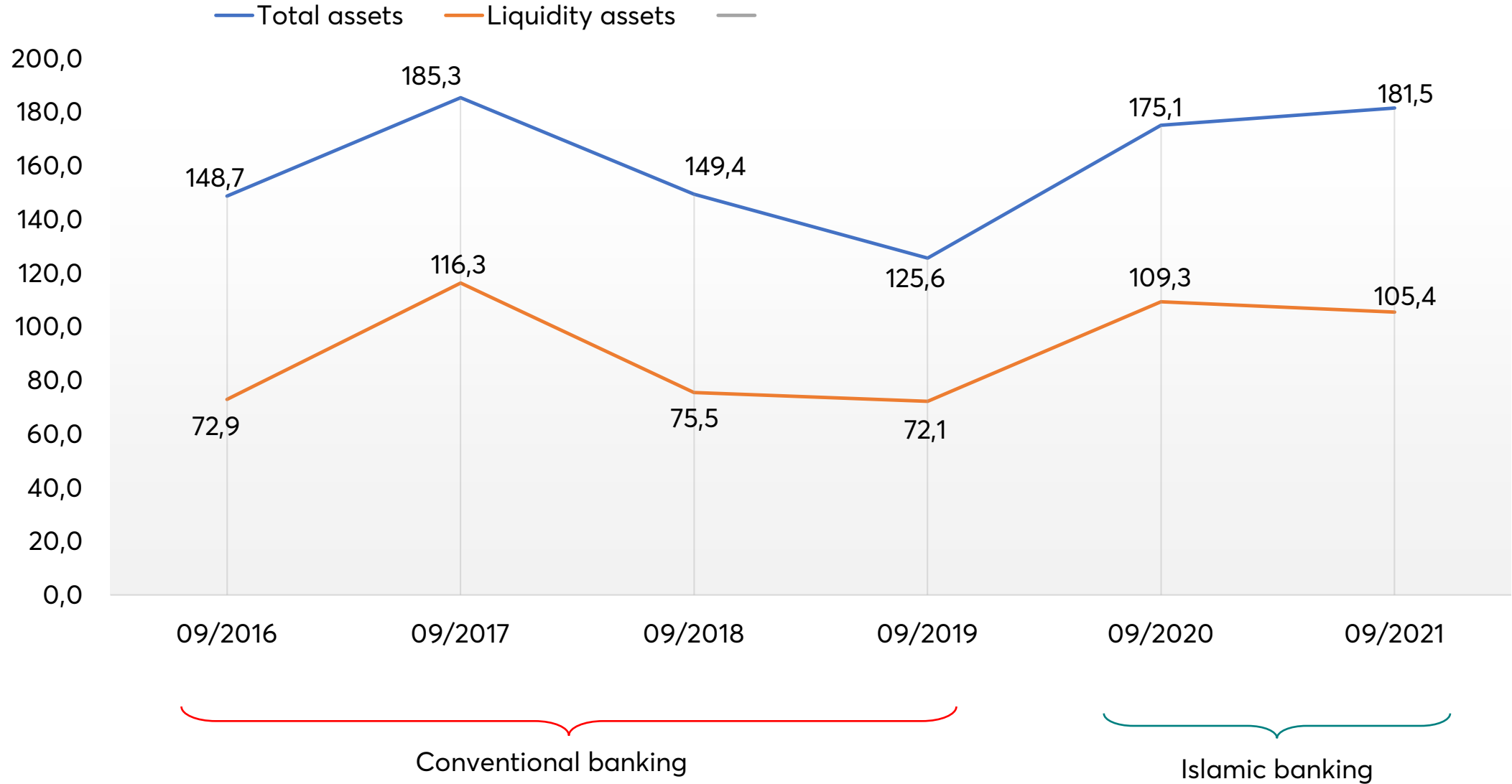


BANK CUSTOMERS BASE GROWTH DYNAMICS

(09/2016 - 09/2021) (quantity)

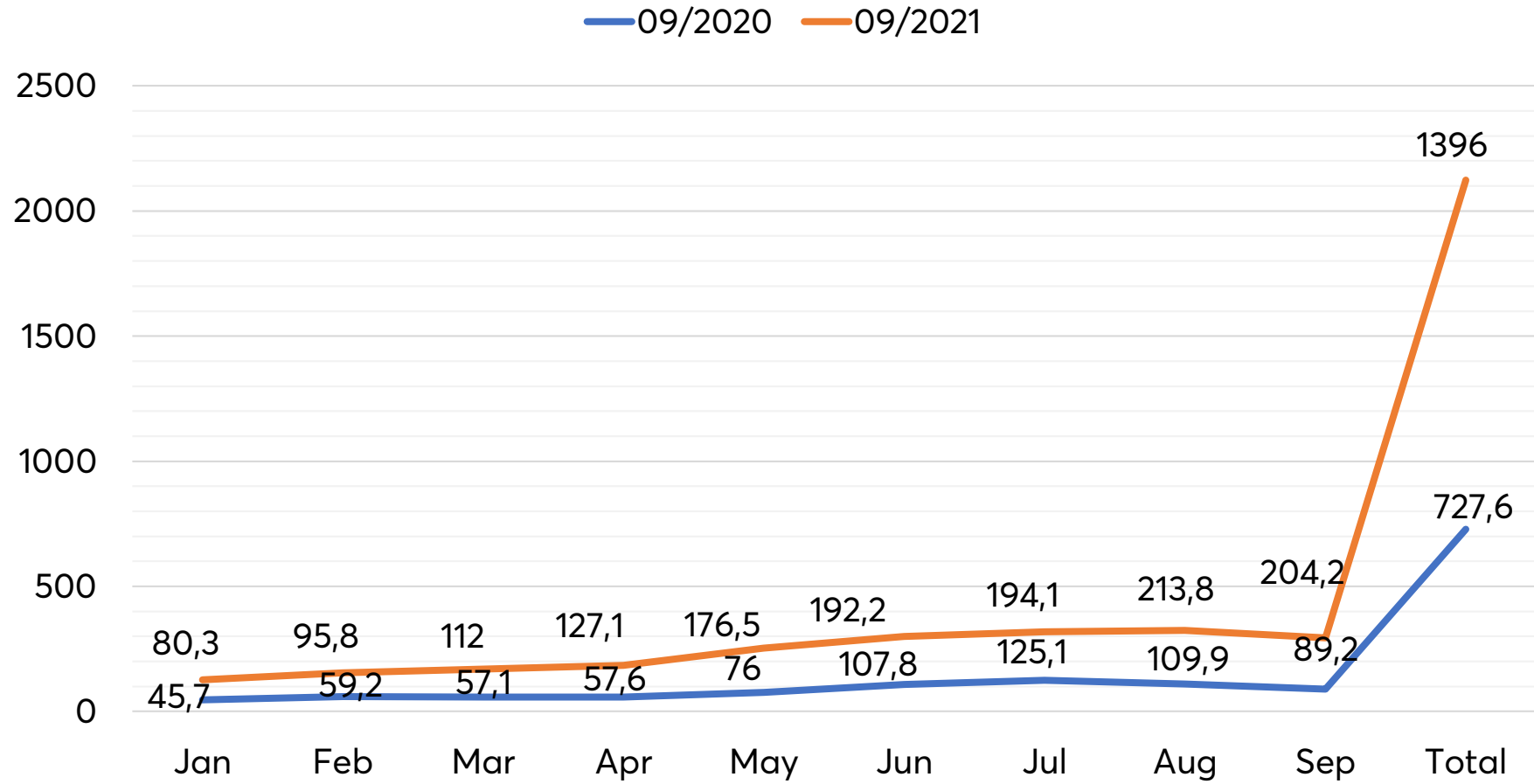


BANK'S ASSETS DYNAMICS (09/2016 - 09/2021) (MLN.TJS)



MONEY TRANSFER DYNAMICS

(MLN.TJS)



Shareholder capital Dynamics

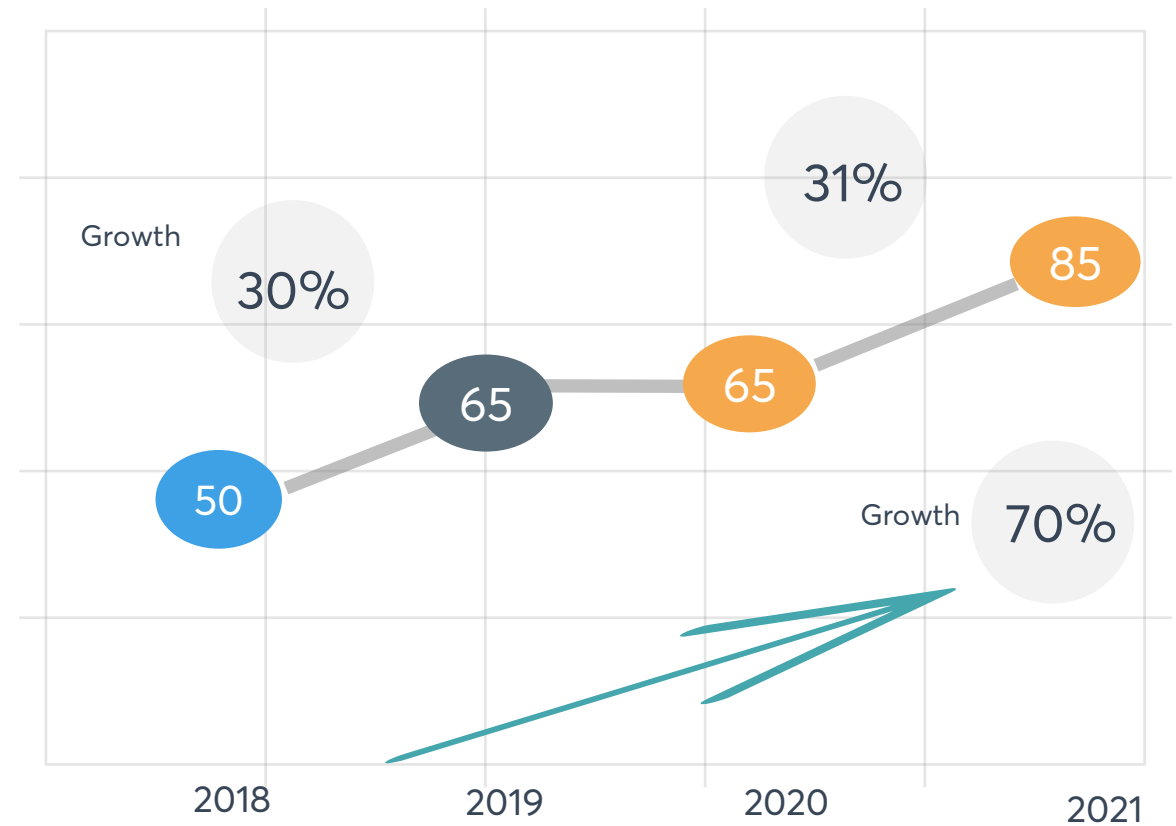
(in mln.TJS)

		cash	Non-cash
2018	50,0	43,6	6,4

		cash	Non-cash
2019	65,0	58,6	6,4

		cash	Non-cash
2020	65,0	58,6	6,4

		cash	Non-cash
2021	85,0	70,2	14,8



Implementation of the Bank Financial Indicator Annual Plan



180%
Profit plan



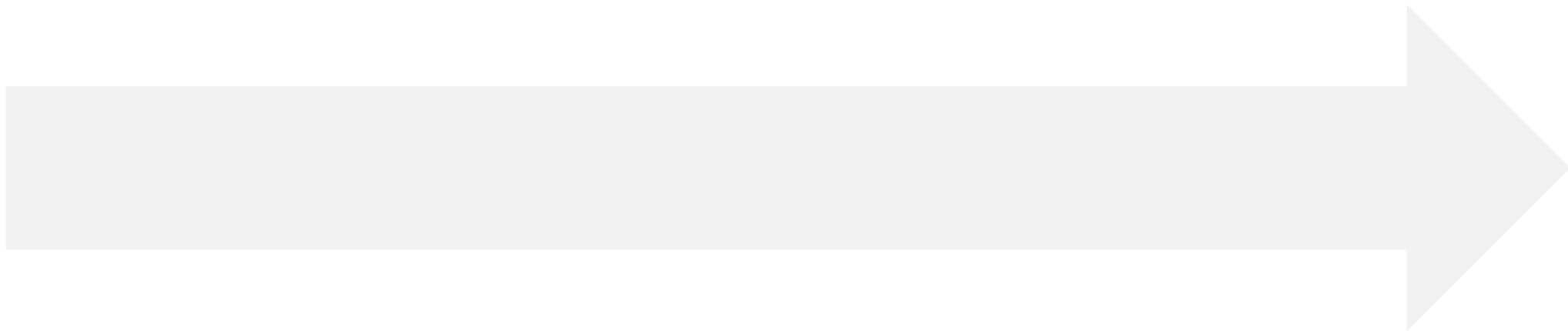
105%
Financing plan



136%
Remittance plan



1 304%
Deposits plan



Bank Products and Services Line

Financing (Murabaha) and Qard Hassan



1. Murabaha - consumer
2. Murabaha - auto financing
3. Murabaha - legal entities and individual entrepreneurs
4. Murabaha - housing finance
5. Qard Hasan

Deposits



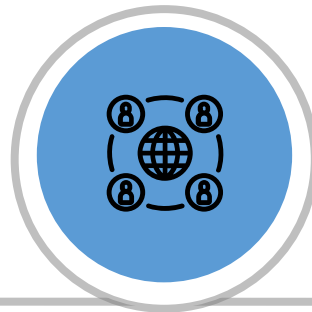
1. Loan
2. Mudaraba - Islamic children's deposit "Tomorrow" - Islamic deposit "Hajj"

Bank cards



1. "T-card" debit cards
2. Islamic credit cards "Sabz"

Money transfer



Domestic and International through Tawhid Pay and BSC (Banking services Centers)

Digital products



1. Internet banking
2. Mobile banking
3. Mobile wallet Tawhid Pay (has Sharia certificate)

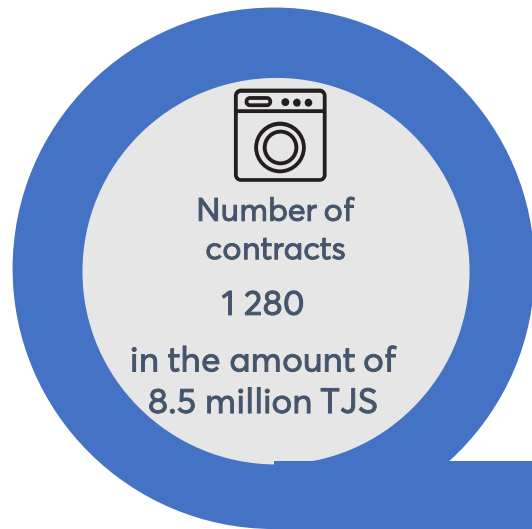
Other products and services



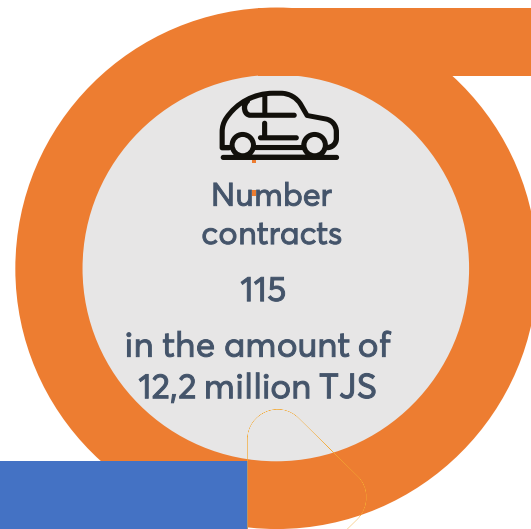
1. Cash services
2. Currency transactions
3. Accounts servicing
4. Transactions through the SWIFT system
5. ATMs (terminals)
6. Bank guarantee

Financing (Murabaha)

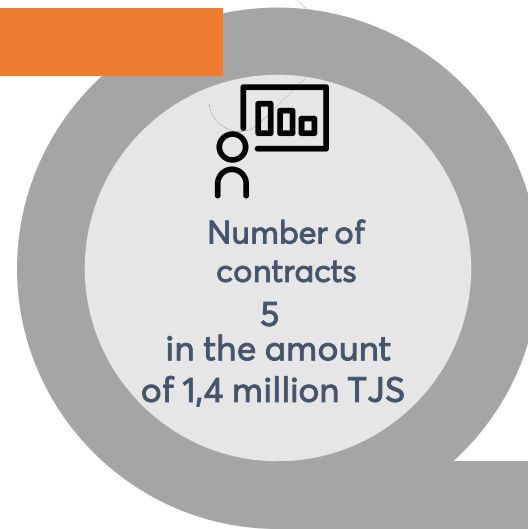
Murabaha – consumer



Murabaha-auto finance



Murabaha – business financing



Murabaha-house financing



Islamic deposits

"Qard Hasan" Deposits



Number of contracts

12 037

in the amount of
73.3 million TJS

"Mudaraba" Deposits



Number of contracts

15

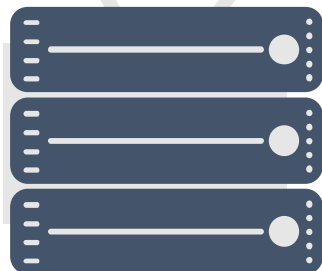
in the amount of
308,7 million TJS

HIBA

In honor of the 2nd anniversary of the Bank, as the first Islamic Bank in Tajikistan, for the first time in the history of the country's Banking, Tawhidbank presented its customers with cash gifts (Hiba) and presents

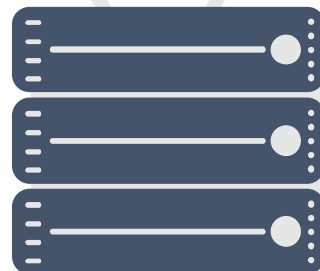
1

All holders of "Qard" accounts (demand deposits), who have not taken back their funds for more than 1 year, were given a cash gift "Hiba" to the balance of their accounts

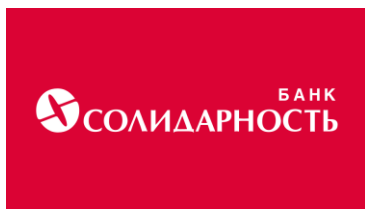


2

Gifts were presented to the first three customers of the Bank in the field of financing and two customers in the field of opening investment accounts

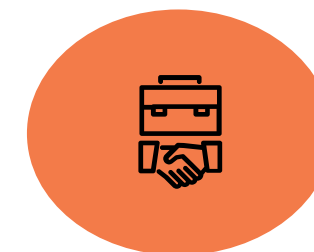


New International Partners



Total number of International correspondent accounts

31



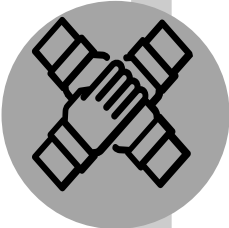
Total number of partner International organizations

10

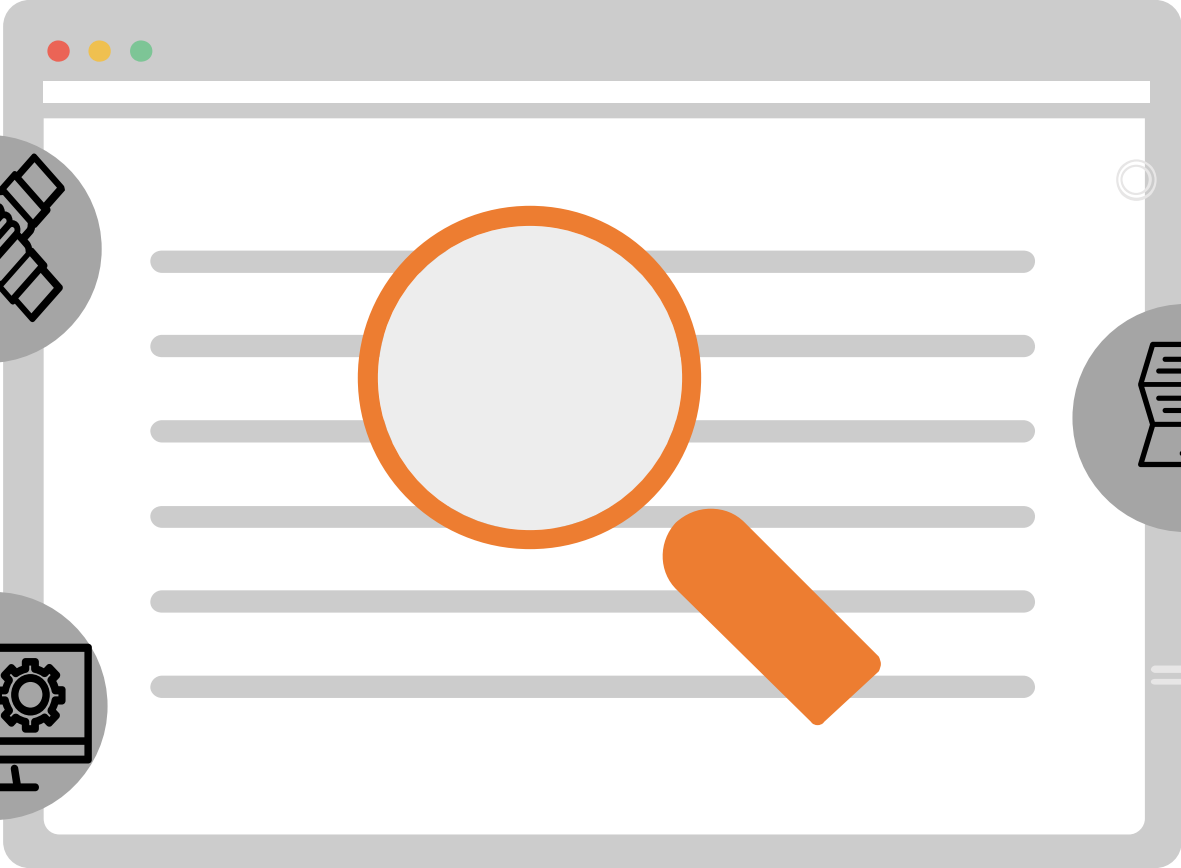
BUSINESS PROJECTS

Tawhidbank has not only successfully and practically overcome the crisis, but also steadily increases the pace of reform and implementation of innovations. According to the Bank's development strategy, none of our development-related initiatives have been suspended, including:

Preparations for the establishment of the first Islamic insurance company (Takaful)



THE TRAINING CENTER "IQRA"



"TAWHIDBANK"
NEWS

