

ANNUAL REPORT OF OJSC TAWHIDBANK AS OF 31/08/2021

Balance Sheet

<i>in thousand tajik somoni</i>	as of 31.08.2021	as of 31.12.2020
ASSETS		
Cash and cash equivalents	36,293	13,758
For receiving from NBT	25,492	20,202
For receiving from national institutions	0	0
For receiving from international institutions	30,335	35,949
Financings	19,138	11,853
<i>reserves for possible losses</i>	0	0
Investments	35	35
Property, plant and equipment	28,893	29,296
Other assets	25,711	27,005
TOTAL ASSETS	165,897	138,098
LIABILITIES		
For payment to NBT	0	0
For payment to national institutions	12,301	3,571
For payment to international institutions	0	0
Deposits	55,963	37,475
Other liabilities	8,403	8,125
TOTAL LIABILITIES	76,667	49,171
EQUITY		
Share capital Statutory	65,000	65,000
Capital surplus	0	3,152
General capital reserves	18,252	15,560
Profit of previous years	1,523	1,523
Current profit	4,455	3,692
TOTAL EQUITY	89,230	88,927
EQUITY AND LIABILITIES	165,897	138,098

STATEMENT OF PROFIT AND LOSS

<i>in thousand tajik somoni</i>		
Financing income	2,068	918
Term deposit expenses	5	14
Fee and commission income	14,497	16,355
Fee and commission expense	2,431	3,124
Realised gains losses from transaction in foreign currencies		
Income	15,775	29,923
Expense	10,735	23,962
operating expenses	16,419	16,838

other income	6,008	3,183
other expense	2,971	1,644
PROFIT BEFORE TAX	5,787	4,797
profits tax	1,332	1,103
NET PROFIT	4,455	3,694
RETURN ON ASSETS (ROA)	2.7%	3%
RETURN ON EQUITY (ROE)	5.0%	4%
LEVERAGE	76.5%	46%