

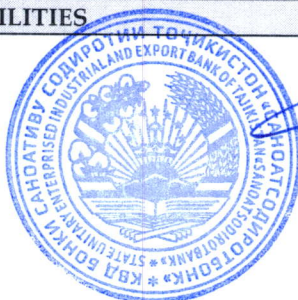
SUEIBT 'Sanoatsodirotbank'
Report as of 31 December, 2023
BALANCE

(Somoni)

	ASSETS	Total
1	Cash	21 610 535
2	Due from NBT	168 986 673
3	Due from banks and other non banking financial institutions	61 597 044
4	Securities: Total	0
5	Loans and leases	389 739 117
6	Investments: Total	37 221 506
7	Fixed Assets - Total	86 695 300
8	Other assets - Total	18 933 074
9	Deferred income tax assets	0
	TOTAL ASSETS	784 783 249
	LIABILITIES	
10	Due to NBT	0
11	Due to banks and other non banking financial institutions	0
12	Deposits - Total	145 894 154
13	Other liabilities - Total	58 355 293
14	General provisions for loss(PL) for active assests	10 245 941
	TOTAL LIABILITIES	214 495 388
	CAPITAL	
15	Equity Capital	438 696 114
16	Share premium	30 000 000
17	Reserves for future banking operations	26 207 983
18	Reserves for contingencies	6 551 996
19	Profit/loss from previous year	32 087 062
20	Current year profit/loss	36 744 706
	TOTAL CAPITAL	570 287 861
	TOTAL CAPITAL AND LIABILITIES	784 783 249

Chairman of the Board

Chief accountant



Bobozoda H. J.

Khotamov K. D.

SUEIET 'Sanoatsodirobtbank'
Report as of 31 December, 2023
PROFIT AND LOSS

(Somon)

	Items	Total
1	Interest received - Total	82 676 431
2	Interest paid - Total	4 772 644
3	Net Interest Income	77 903 787
4	Fees and Commission	1 264 109
5	Securities and Investments	0
6	Foreign Exchange	478 928
7	Off- Balance Sheet Operations	3 799
8	Other income	3 388 759
9	Other expense	105 404
10	Operating Expenses	37 173 763
11	Provision Expenses	16 999 759
12	Provision Reversals	15 721 695
13	Income Before Taxes	44 482 151
14	Taxes	7 737 445
15	Net Income before Extraordinary Items	36 744 706
16	Extraordinary Income/Expense	0
	Net Income	36 744 706

Chairman of the Board

Chief accountant



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[Handwritten signature of Khotamov K. D.]

Bobozoda H. J.

Khotamov K. D.

SUEIET "Sanoatsodirobank"
Report as of 31 December, 2023
PRUDENTIAL NORMS

	NAME OF PRUDENTIAL NORM	SYMBOL	CALCULATION OF PRUDENTIAL NORM	Actual level of prudential norm	Required level of prudential norm	Difference
	1	2	3	4	5	6
14.01.000	Capital Adequacy Ratio	K1.1	Total Regulative capital Risk weighted assets	81.47%	12%	69.47%
14.01.005	Capital Adequacy Ratio	K1.2	Total Regulative capital Total Assets	63.12%	10%	53.12%
14.01.007	Capital Adequacy Ratio	K1.3	One Capital Risk weighted assets	77.19%	8%	69.19%
14.01.010	Liquidity Ratio	K2.1	Liquid assets Short-term Liabilities	314.00%	30%	284.00%
14.01.015	Maximum risk size per borrower or a group of connected borrowers	K3.1	Loan to one large borrower Total Regulative capital	5.06%	20%	-14.94%
14.01.020	Maximum size of large credit risks	K3.2	Sum of all large Borrowers Total Regulative capital	5.06%	3	-2.95
14.01.025	Maximum risk size per borrower-insider (affiliated)	K4.1	Loan to single borrower-insider (affiliated) Total Regulative capital	0.08%	2%	-1.92%
14.01.030	Maximum risk size to borrowers-insiders (affiliated)	K4.2	Sum of all loans to borrowers-insiders (affiliated) Total Regulative capital	0.18%	10%	-9.82%
14.01.045	Ratio for use of a credit organization's own funds for acquisition of shares of other legal entities	K5.	Total Equity Investments Total Regulative capital	0.00%	10%	-10.00%
14.01.054		K7.		0.29	3	-2.71
14.01.055	Aggregate open long currency position	K6.1.	Aggregate open long currency position Total Regulative capital	3.17%	20%	-16.83%
14.01.060	Aggregate open short currency position	K6.1.	Aggregate open short currency position Total Regulative capital	0.00%	20%	-20.00%
14.01.065	Aggregate open long currency position	K6.1.1.	Aggregate open long hard currency position Total Regulative capital	3.05%	10%	-6.95%
14.01.070	Aggregate open short currency position	K6.1.2.	Aggregate open short hard currency position Total Regulative capital	0.00%	10%	-10.00%
14.01.075	Aggregate open long currency position	K6.1.3.	Aggregate open long soft currency position Total Regulative capital	0.13%	10%	-9.87%
14.01.080	Aggregate open short currency position	K6.1.4.	Aggregate open short soft currency position Total Regulative capital	0.00%	10%	-10.00%
14.01.085	Aggregate open long currency position	K6.2.1.	Separate open long hard currency position Total Regulative capital	3.03%	8%	-4.97%
14.01.090	Aggregate open short currency position	K6.2.2.	Separate open short hard currency position Total Regulative capital	0.00%	8%	-8.00%
14.01.095	Aggregate open long currency position	K6.2.3.	Separate open long soft currency position Total Regulative capital	0.13%	8%	-7.87%
14.01.100	Aggregate open short currency position	K6.2.4.	Separate open short soft currency position Total Regulative capital	0.00%	8%	-8.00%

Chairman of the Board

Bobozoda H. J.

Chief accountant

Khotamov K. D.

