

SUEIBT 'Sanoatsodirotbank'
Report as of 30 September, 2023
BALANCE

(Somoni)

	ASSETS	Total
1	Cash	21 084 736
2	Due from NBT	143 596 146
3	Due from banks and other non banking financial institutions	53 726 738
4	Securities: Total	0
5	Loans and leases	355 302 218
6	Investments: Total	81 830 207
7	Fixed Assets - Total	80 608 716
8	Other assets - Total	14 628 219
9	Deferred income tax assets	0
	TOTAL ASSETS	750 776 980
	LIABILITIES	
10	Due to NBT	0
11	Due to banks and other non banking financial institutions	0
12	Deposits - Total	139 551 870
13	Other liabilities - Total	58 875 450
14	General provisions for loss(PL) for active assests	9 514 143
	TOTAL LIABILITIES	207 941 463
	CAPITAL	
15	Equity Capital	438 696 114
16	Share premium	15 000 000
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	24 292 362
	TOTAL CAPITAL	542 835 517
	TOTAL CAPITAL AND LIABILITIES	750 776 980

Chairman of the Board

Chief accountant



Bobozoda H. J.

Khotamov K. D.

SUEIEBT 'Sanoatsodirotbank'
Report as of 30 September, 2023
PROFIT AND LOSS

(Somoni)

	Items	Total
1	Interest received - Total	58 925 585
2	Interest paid - Total	3 147 907
3	Net Interest Income	55 777 678
4	Fees and Commission	796 454
5	Securities and Investments	0
6	Foreign Exchange	332 427
7	Off- Balance Sheet Opeartions	2 519
8	Other income	1 898 976
9	Other expense	21 700
10	Operating Expenses	27 513 204
11	Provision Expenses	10 944 048
12	Provision Reversals	8 184 417
13	Income Before Taxes	28 513 519
14	Taxes	4 221 157
15	Net Income before Extraordinary Items	24 292 362
16	Extraordinary Income/Expense	0
	Net Income	24 292 362

Chairman of the Board

Chief accountant



[Handwritten signature of Bobozoda H. J.]
[Handwritten signature of Khotamov K. D.]

Bobozoda H. J.

Khotamov K. D.

	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	88.81%	12%	76.81%
14.01.005	Capital Adequacy Ratio	K1.2	Risk weighted assets Total Regulative capital Total Assets	63.09%	10%	53.09%
14.01.007	Capital Adequacy Ratio	K1.3	One Capital Risk weighted assets	85.28%	8%	77.28%
14.01.010	Liquidity Ratio	K2.1	Liquid assets	333.03%	30%	303.03%
14.01.015	Maximum risk size per borrower or a group of connected borrowers	K3.1	Short-term Liabilities Loan to one large borrower Total Regulative capital	5.29%	20%	-14.71%
14.01.020	Maximum size of large credit risks	K3.2	Sum of all large Borrowers Total Regulative capital	5.29%	3	-2.95
14.01.025	Maximum risk size per borrower-insider (affiliated)	K4.1	Loan to single borrower-insider (affiliated) Total Regulative capital	0.10%	2%	-1.90%
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	Aggregate open long currency position	K7	Aggregate open long currency position Total Regulative capital	0.29	3	-2.71
14.01.055	Aggregate open long currency position	K6.1	Aggregate open long hard currency position Total Regulative capital	0.33%	20%	-19.67%
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	0.30%	10%	-9.70%
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	0.03%	10%	-9.97%
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	0.29%	8%	-7.71%
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	0.03%	8%	-7.97%
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

Chief accountant

Bobozoda H. I.

Khotamov K. D.