

SUEIBT "Sanoatsodirotbank"
Report as of 31 March, 2024
BALANCE

(Somoni)

	ASSETS	Total
1	Cash	35 025 056
2	Due from NBT	275 834 169
3	Due from banks and other non banking financial institutions	52 917 269
4	Securities: Total	0
5	Loans and leases	422 258 719
6	Investments: Total	9 708 613
7	Fixed Assets - Total	85 760 217
8	Other assets - Total	15 832 964
9	Deferred income tax assets	0
	TOTAL ASSETS	897 337 007
	LIABILITIES	
10	Due to NBT	0
11	Due to banks and other non banking financial institutions	0
12	Deposits - Total	245 103 687
13	Other liabilities - Total	60 110 270
14	General provisions for loss(PL) for active assests	11 010 326
	TOTAL LIABILITIES	316 224 283
	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	68 831 768
20	Current year profit/loss	10 824 863
	TOTAL CAPITAL	581 112 724
	TOTAL CAPITAL AND LIABILITIES	897 337 007

Chairman of the Board

Chief accountant



Bobozoda H. J.

Khotamov K. D.

SUEIEBT 'Sanoatsodirotbank'
Report as of 31 March, 2024
PROFIT AND LOSS

(Somon)

	Items	Total
1	Interest received - Total	24 075 997
2	Interest paid - Total	2 120 185
3	Net Interest Income	21 955 812
4	Fees and Commission	257 573
5	Securities and Investments	0
6	Foreign Exchange	48 270
7	Off- Balance Sheet Opeartions	5 890
8	Other income	734 390
9	Other expense	5 250
10	Operating Expenses	10 309 118
11	Provision Expenses	5 410 431
12	Provision Reversals	4 966 370
13	Income Before Taxes	12 243 506
14	Taxes	1 418 643
15	Net Income before Extraordinary Items	10 824 863
16	Extraordinary Income/Expense	0
	Net Income	10 824 863

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SUEIET 'Sanoatsodirofbonk'
Report as of 31 March, 2024
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	83.18%	12%	71.18%
14.01.005	Capital Adequacy Ratio	K1.2	Risk weighted assets			
14.01.007	Capital Adequacy Ratio	K1.3	Total Regulative capital	57.91%	10%	47.91%
14.01.010	Liquidity Ratio	K2.1	Total Assets			
14.01.015	Maximum risk size per borrower or a group of connected borrowers	K3.1	One Capital	75.17%	10%	65.17%
14.01.020	Maximum size of large credit risks	K3.2	Risk weighted assets			
14.01.025	Maximum risk size per borrower-insider (affiliated)	K4.1	Liquid assets	692.38%	30%	662.38%
14.01.030	Maximum risk size to borrowers-insiders (affiliated)	K4.2	Short-term Liabilities			
14.01.045	Ratio for use of a credit organization's own funds for acquisition of shares of other legal entities	K5.	Loan to one large borrower	0.00%	20%	-20.00%
14.01.054	Aggregate open long currency position	K6.1.	Total Regulative capital			
14.01.055	Aggregate open short currency position	K6.1.	Sum of all large Borrowers	0.00%	3	-3.00
14.01.060	Aggregate open long currency position	K6.1.1.	Total Regulative capital	0.58%	2%	-1.42%
14.01.065	Aggregate open short currency position	K6.1.1.	Sum of all loans to borrowers-insiders (affiliated)	0.74%	10%	-9.26%
14.01.070	Aggregate open long currency position	K6.1.2.	Total Regulative capital	0.00%	10%	-10.00%
14.01.075	Aggregate open short currency position	K6.1.2.	Total Regulative capital	0.47	3	-2.53
14.01.080	Aggregate open long currency position	K6.1.3.	Aggregate open long hard currency position	1.37%	20%	-18.63%
14.01.085	Aggregate open short currency position	K6.1.3.	Aggregate open short hard currency position	0.00%	20%	-20.00%
14.01.090	Aggregate open long currency position	K6.1.4.	Aggregate open long soft currency position	1.29%	10%	-8.71%
14.01.095	Aggregate open short currency position	K6.2.1.	Aggregate open short soft currency position	0.00%	10%	-10.00%
14.01.100	Aggregate open long currency position	K6.2.2.	Aggregate open long hard currency position	0.07%	10%	-9.93%
	Aggregate open short currency position	K6.2.2.	Aggregate open short hard currency position	0.00%	10%	-10.00%
	Aggregate open long currency position	K6.2.3.	Aggregate open long soft currency position	1.29%	8%	-6.71%
	Aggregate open short currency position	K6.2.3.	Aggregate open short soft currency position	0.00%	8%	-8.00%
	Aggregate open long currency position	K6.2.4.	Aggregate open long hard currency position	0.07%	8%	-7.93%
	Aggregate open short currency position	K6.2.4.	Aggregate open short hard currency position	0.00%	8%	-8.00%

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