



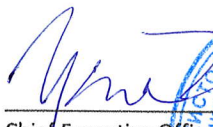
# The First MicroFinanceBank

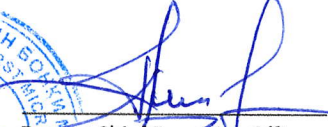
Head Office  
Pushkin Street 10  
Dushanbe 734 003  
Tajikistan

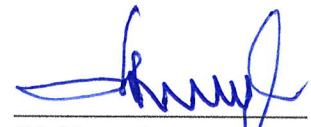
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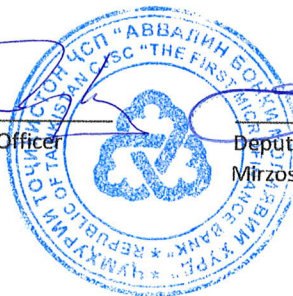
## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.07.2021</b>
<b>ASSETS:</b>	
Cash in hand	97,951
NBT Deposit Reserves	54,694
Balances with other banks and financial institutions	418,486
Loans to customers (Net)	447,907
Net fixed and intangible assets	35,280
Other assets	31,207
<b>TOTAL ASSETS</b>	<b><u>1,085,525</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	56,782
Total deposits	832,695
Other liabilities	47,118
<b>TOTAL LIABILITIES</b>	<b><u>936,595</u></b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	25,306
<b>TOTAL EQUITY</b>	<b><u>148,930</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>1,085,525</u></b>

  
Chief Executive Officer  
Yenten Lama

  
Deputy Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov





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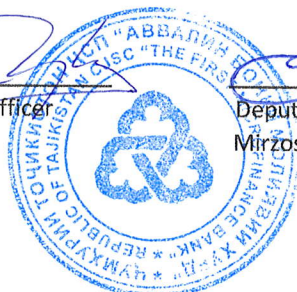
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## INCOME STATEMENT (in thousand Tajik Somoni)

	<b>31.07.2021</b>
Interest income	64,203
Interest expense	-11,158
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>53,045</b>
Recovery/(provision) for impairment losses	3,468
<b>NET INTEREST INCOME</b>	<b>56,513</b>
Net gain on foreign exchange operations, fees and commission	18,516
Other income	334
<b>NET NON-INTEREST INCOME</b>	<b>18,850</b>
<b>OPERATING INCOME</b>	<b>75,363</b>
OPERATING EXPENSES	-49,583
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>25,780</b>
Income tax expense	-11,811
<b>NET PROFIT/ (LOSS)</b>	<b>13,969</b>

Chief Executive Officer  
Yenten Lama



Deputy of Chief Executive Officer  
Mirzosafar Safarov

Chief Accountant  
Zafar Zarenov



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NBT Prudential norm 31.07.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	19.50%	12.00%	7.50%
Capital Adequacy Ratios	K1.2	13.02%	10.00%	3.02%
Liquidity Ratios	K2.1	71.38%	30.00%	41.38%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	0.00%	20.00%	-20.00%
Maximum risk per Shareholder	K4.1	0.11%	2.00%	-1.89%
Maximum Risk per sum of Shareholders	K4.2	1.28%	10.00%	-8.72%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	1.25%	20.00%	-18.75%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.16%	10.00%	-8.84%
Aggregate open short FX position, convertible currency	K6.1.2.	0.00%	10.00%	-10.00%
Aggregate open long FX position, non-convertible currency	K6.1.3.	0.09%	10.00%	-9.91%
Aggregate open short FX position, non-convertible currency	K6.1.4.	0.00%	10.00%	-10.00%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	1.10%	8.00%	-6.90%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.00%	8.00%	-8.00%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.09%	8.00%	-7.91%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

  
Chief Executive Officer  
Yenteh Lama



  
Deputy of Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov