



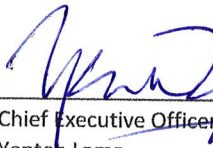
The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

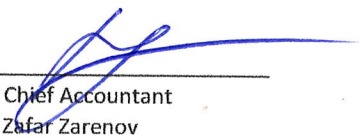
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

ASSETS:	31.08.2021
Cash in hand	96,438
NBT Deposit Reserves	53,642
Balances with other banks and financial institutions	434,139
Loans to customers (Net)	461,685
Net fixed and intangible assets	34,786
Other assets	24,800
TOTAL ASSETS	1,105,489
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	54,510
Total deposits	850,424
Other liabilities	49,763
TOTAL LIABILITIES	954,697
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	27,168
TOTAL EQUITY	150,792
TOTAL LIABILITIES & EQUITY	1,105,489


Chief Executive Officer
Yenteh Lama


Deputy Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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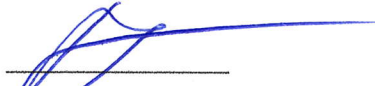
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NBT Prudential norm 31.08.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	18.56%	12.00%	6.56%
Capital Adequacy Ratios	K1.2	12.92%	10.00%	2.92%
Liquidity Ratios	K2.1	61.84%	30.00%	31.84%
Maximum risk per Large Borrower	K3.1	4.25%	20.00%	-15.75%
Maximum risk per sum of Large Borrowers	K3.2	5.54%	3	-2.9
Maximum risk per Large Borrower - Credit Organization	K3.3	0.00%	20.00%	-20.00%
Maximum risk per Shareholder	K4.1	0.10%	2.00%	-1.90%
Maximum Risk per sum of Shareholders	K4.2	1.29%	10.00%	-8.71%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.24%	20.00%	-14.76%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	5.26%	10.00%	-4.74%
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.	0.00%	10.00%	-10.00%
Aggregate open short FX position, non-convertible currency	K6.1.4.	0.03%	10.00%	-9.97%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	4.12%	8.00%	-3.88%
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.	0.00%	8.00%	-8.00%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.03%	8.00%	-7.97%


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