



The First MicroFinanceBank

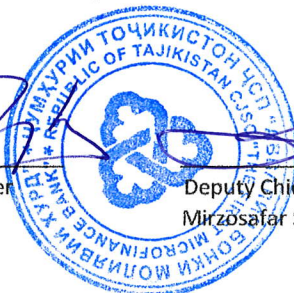
Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

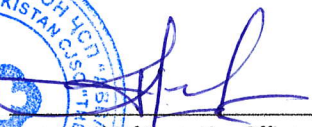
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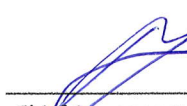
FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.09.2021
ASSETS:	
Cash in hand	95,198
NBT Deposit Reserves	54,634
Balances with other banks and financial institutions	430,243
Loans to customers (Net)	467,695
Net fixed and intangible assets	33,707
Other assets	29,293
TOTAL ASSETS	1,110,768
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	52,372
Total deposits	855,858
Other liabilities	49,925
TOTAL LIABILITIES	958,155
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	28,989
TOTAL EQUITY	152,613
TOTAL LIABILITIES & EQUITY	1,110,768


Chief Executive Officer
Yenten Lama




Deputy Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	30.09.2021
Interest income	84,938
Interest expense	-14,285
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	70,653
Recovery/(provision) for impairment losses	2,976
NET INTEREST INCOME	73,629
Net gain on foreign exchange operations, fees and commission	22,592
Other income	343
NET NON-INTEREST INCOME	22,935
OPERATING INCOME	96,564
OPERATING EXPENSES	-64,646
PROFIT/ (LOSS) BEFORE TAX	31,918
Income tax expense	-14,266
NET PROFIT/ (LOSS)	17,651


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NBT Prudential norm 30.09.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	18.53%	12.00%	6.53%
Capital Adequacy Ratios	K1.2	12.96%	10.00%	2.96%
Liquidity Ratios	K2.1	73.96%	30.00%	43.96%
Maximum risk per Large Borrower	K3.1	4.05%	20.00%	-15.95%
Maximum risk per sum of Large Borrowers	K3.2	0,05	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	1.21%	10.00%	-8.79%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.15%	20.00%	-16.85%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.00%	10.00%	-7.00%
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.	0.15%	10.00%	-9.85%
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.	2.57%	8.00%	-5.43%
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.	0.15%	8.00%	-7.85%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

Chief Executive Officer
Yenten Lama



Deputy Chief Executive Officer
Wirzozafar Safarov

Chief Accountant
Zafar Zarenov