



# The First MicroFinanceBank

Head Office  
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Tajikistan

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## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>30.11.2021</b>
<b>ASSETS:</b>	
Cash in hand	94,588
NBT Deposit Reserves	56,118
Balances with other banks and financial institutions	462,682
Loans to customers (Net)	474,097
Net fixed and intangible assets	32,761
Other assets	20,671
<b>TOTAL ASSETS</b>	<b>1,140,917</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	50,990
Total deposits	880,104
Other liabilities	53,076
<b>TOTAL LIABILITIES</b>	<b>984,170</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	33,124
<b>TOTAL EQUITY</b>	<b>156,748</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,140,917</b>

  
Chief Executive Officer  
Yenten Lama

  
Deputy Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov







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NBT Prudential norm 30.11.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	18.04%	12.00%	6.04%
Capital Adequacy Ratios	K1.2	12.67%	10.00%	2.67%
Liquidity Ratios	K2.1	69.66%	30.00%	39.66%
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	-3.0
Maximum risk per Large Borrower - Credit Organization	K3.3	0.00%	20.00%	-20.00%
Maximum risk per Shareholder	K4.1	0.09%	2.00%	-1.91%
Maximum Risk per sum of Shareholders	K4.2	1.10%	10.00%	-8.90%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.46%	20.00%	-17.54%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.32%	10.00%	-5.68%
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.	1.86%	10.00%	-8.14%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	4.98%	8.00%	-3.02%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.66%	8.00%	-7.34%
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.	1.86%	8.00%	-6.14%

  
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