



# The First MicroFinanceBank

Head Office  
Pushkin Street 10  
Dushanbe 734 003  
Tajikistan


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## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.12.2021</b>
<b>ASSETS:</b>	
Cash in hand	90,228
NBT Deposit Reserves	55,443
Balances with other banks and financial institutions	446,018
Loans to customers (Net)	475,434
Net fixed and intangible assets	32,301
Other assets	23,505
<b>TOTAL ASSETS</b>	<b><u>1,122,928</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	50,136
Total deposits	863,449
Other liabilities	45,257
<b>TOTAL LIABILITIES</b>	<b><u>958,842</u></b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	40,463
<b>TOTAL EQUITY</b>	<b><u>164,087</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>1,122,928</u></b>



  
Deputy Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov



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## INCOME STATEMENT (in thousand Tajik Somoni)

31.12.2021

Interest income	116,614
Interest expense	-19,066
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>97,548</b>
Recovery/(provision) for impairment losses	4,277
<b>NET INTEREST INCOME</b>	<b>101,825</b>
Net gain on foreign exchange operations, fees and commission	29,030
Other income	-77
<b>NET NON-INTEREST INCOME</b>	<b>28,953</b>
<b>OPERATING INCOME</b>	<b>130,778</b>
OPERATING EXPENSES	-85,268
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>45,510</b>
Income tax expense	-16,385
<b>NET PROFIT/ (LOSS)</b>	<b>29,125</b>



Chief Executive Officer  
Yenten Lama

Deputy Chief Executive Officer  
Mirzosafar Safarov

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NBT Prudential norm 31.12.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	19.14%	12.00%	7.14%
Capital Adequacy Ratios	K1.2	13.17%	10.00%	3.17%
Liquidity Ratios	K2.1	68.65%	30.00%	38.65%
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	0.08%	2.00%	-1.92%
Maximum Risk per sum of Shareholders	K4.2	1.03%	10.00%	-8.97%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.27%	20.00%	-16.73%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.88%	10.00%	-8.12%
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.	1.38%	10.00%	-8.62%
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.	1.40%	8.00%	-6.60%
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.	1.38%	8.00%	-6.62%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%



  
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