




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan


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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	28.02.2022
ASSETS:	
Cash in hand	75,996
NBT Deposit Reserves	56,424
Balances with other banks and financial institutions	481,106
Loans to customers (Net)	480,548
Net fixed and intangible assets	33,111
Other assets	18,716
TOTAL ASSETS	1,145,902
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	47,859
Total deposits	877,762
Other liabilities	52,168
TOTAL LIABILITIES	977,789
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	44,488
TOTAL EQUITY	168,112
TOTAL LIABILITIES & EQUITY	1,145,902


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)

	28.02.2022
Interest income	20,559
Interest expense	<u>-2,919</u>
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	17,640
Recovery/(provision) for impairment losses	<u>-248</u>
NET INTEREST INCOME	<u>17,392</u>
Net gain on foreign exchange operations, fees and commission	4,101
Other income	<u>-311</u>
NET NON-INTEREST INCOME	<u>3,789</u>
OPERATING INCOME	21,181
OPERATING EXPENSES	<u>-14,989</u>
PROFIT/ (LOSS) BEFORE TAX	6,192
Income tax expense	<u>-2,167</u>
NET PROFIT/ (LOSS)	<u>4,025</u>



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NBT Prudential norm 28.02.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20.40%	12.00%	8.40%
Capital Adequacy Ratios	K1.2	14.58%	10.00%	4.58%
Liquidity Ratios	K2.1	62.72%	30.00%	32.72%
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	0.07%	2.00%	-1.93%
Maximum Risk per sum of Shareholders	K4.2	0.85%	10.00%	-9.15%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.19%	20.00%	-14.81%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.61%	10.00%	-5.39%
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.	0.58%	10.00%	-9.42%
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.	4.21%	8.00%	-3.79%
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.	0.58%	8.00%	-7.42%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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