




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.06.2022
ASSETS:	
Cash in hand	120,899
NBT Deposit Reserves	54,567
Balances with other banks and financial institutions	406,442
Loans to customers (Net)	469,352
Net fixed and intangible assets	33,568
Other assets	19,386
TOTAL ASSETS	<u>1,104,213</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	42,769
Total deposits	820,948
Other liabilities	64,086
TOTAL LIABILITIES	<u>927,804</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	52,786
TOTAL EQUITY	<u>176,409</u>
TOTAL LIABILITIES & EQUITY	<u>1,104,213</u>


Acting Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	30.06.2022
Interest income	62,254
Interest expense	-9,026
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	53,229
Recovery/(provision) for impairment losses	-5,248
NET INTEREST INCOME	47,981
Net gain on foreign exchange operations, fees and commission	20,201
Other income	2,603
NET NON-INTEREST INCOME	22,804
OPERATING INCOME	70,785
OPERATING EXPENSES	-47,980
PROFIT/ (LOSS) BEFORE TAX	22,806
Income tax expense	-7,982
NET PROFIT/ (LOSS)	14,823


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Chief Accountant
Zafar Zerenov





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NBT Prudential norm 30.06.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.25%	12.00%	11.25%
Capital Adequacy Ratios	K1.2	15.40%	10.00%	5.40%
Liquidity Ratios	K2.1	85.87%	30.00%	55.87%
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	0.98%	10.00%	-9.02%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.85%	20.00%	-19.15%
Aggregate open short FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	0.00%	10.00%	-10.00%
Aggregate open short FX position, convertible currency	K6.1.2.	1.11%	10.00%	-8.89%
Aggregate open long FX position, non-convertible currency	K6.1.3.	1.96%	10.00%	-8.04%
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.	4.13%	8.00%	-3.87%
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.	0.57%	8.00%	-7.43%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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