



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.03.2022
ASSETS:	
Cash in hand	44,731
NBT Deposit Reserves	62,996
Balances with other banks and financial institutions	589,286
Loans to customers (Net)	496,403
Net fixed and intangible assets	35,581
Other assets	24,052
TOTAL ASSETS	<u>1,253,048</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	47,399
Total deposits	956,768
Other liabilities	78,637
TOTAL LIABILITIES	<u>1,082,803</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	46,621
TOTAL EQUITY	<u>170,245</u>
TOTAL LIABILITIES & EQUITY	<u>1,253,048</u>



Chief Executive Officer
Yanten Lama

Deputy Chief Executive Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	31.03.2022
Interest income	31,505
Interest expense	-4,466
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	27,039
Recovery/(provision) for impairment losses	-3,006
NET INTEREST INCOME	24,034
Net gain on foreign exchange operations, fees and commission	7,635
Other income	751
NET NON-INTEREST INCOME	8,386
OPERATING INCOME	32,420
OPERATING EXPENSES	-22,947
PROFIT/ (LOSS) BEFORE TAX	9,473
Income tax expense	-3,315
NET PROFIT/ (LOSS)	6,158



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NBT Prudential norm 31.03.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	18.67%	12.00%	6.67%
Capital Adequacy Ratios	K1.2	13.51%	10.00%	3.51%
Liquidity Ratios	K2.1	80.47%	30.00%	50.47%
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	0.76%	10.00%	-9.24%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	8.73%	20.00%	-11.27%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.97%	10.00%	-6.03%
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.	4.75%	10.00%	-5.25%
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.	0.56%	8.00%	-7.44%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	4.75%	8.00%	-3.25%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%




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