



# The First MicroFinanceBank

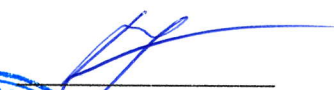
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## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.08.2022</b>
<b>ASSETS:</b>	
Cash in hand	156,073
NBT Deposit Reserves	51,503
Balances with other banks and financial institutions	403,779
Loans to customers (Net)	490,621
Net fixed and intangible assets	32,886
Other assets	12,142
<b>TOTAL ASSETS</b>	<b><u>1,147,004</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	40,184
Total deposits	848,331
Other liabilities	74,641
<b>TOTAL LIABILITIES</b>	<b><u>963,156</u></b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	60,224
<b>TOTAL EQUITY</b>	<b><u>183,848</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>1,147,004</u></b>

  
Acting Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov





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## INCOME STATEMENT (in thousand Tajik Somoni)

	31.08.2022
Interest income	83,204
Interest expense	-12,059
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>71,145</b>
Recovery/(provision) for impairment losses	-6,246
<b>NET INTEREST INCOME</b>	<b>64,899</b>
Net gain on foreign exchange operations, fees and commission	33,042
Other income	-1,085
<b>NET NON-INTEREST INCOME</b>	<b>31,957</b>
<b>OPERATING INCOME</b>	<b>96,856</b>
OPERATING EXPENSES	-62,971
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>33,885</b>
Income tax expense	-11,623
<b>NET PROFIT/ (LOSS)</b>	<b>22,262</b>

  
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<b>NBT Prudential norm 31.08.2022</b>	<b>Symbol</b>	<b>Actual</b>	<b>NBT norm</b>	<b>Variance</b>
Capital Adequacy Ratios	K1.1	23.15%	12.00%	11.15%
Capital Adequacy Ratios	K1.2	15.16%	10.00%	5.16%
Liquidity Ratios	K2.1	77.94%	30.00%	47.94%
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	0.11%	2.00%	-1.89%
Maximum Risk per sum of Shareholders	K4.2	0.97%	10.00%	-9.03%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	4.60%	20.00%	-15.40%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.88%	10.00%	-5.12%
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.	0.00%	10.00%	-10.00%
Aggregate open short FX position, non-convertible currency	K6.1.4.	0.28%	10.00%	-9.72%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	2.43%	8.00%	-5.57%
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.	0.00%	8.00%	-8.00%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.28%	8.00%	-7.72%

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