



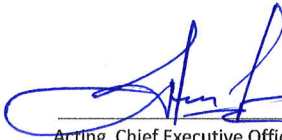
The First MicroFinanceBank

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Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.09.2022
ASSETS:	
Cash in hand	149,841
NBT Deposit Reserves	52,316
Balances with other banks and financial institutions	341,790
Loans to customers (Net)	506,581
Net fixed and intangible assets	31,950
Other assets	16,923
TOTAL ASSETS	1,099,400
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	38,035
Total deposits	808,853
Other liabilities	65,561
TOTAL LIABILITIES	912,449
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	63,327
TOTAL EQUITY	186,951
TOTAL LIABILITIES & EQUITY	1,099,400


Acting Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	30.09.2022
Interest income	93,243
Interest expense	-13,492
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	79,751
Recovery/(provision) for impairment losses	-7,699
NET INTEREST INCOME	72,052
Net gain on foreign exchange operations, fees and commission	36,580
Other income	-1,211
NET NON-INTEREST INCOME	35,369
OPERATING INCOME	107,422
OPERATING EXPENSES	-69,400
PROFIT/ (LOSS) BEFORE TAX	38,021
Income tax expense	-12,657
NET PROFIT/ (LOSS)	25,364

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Chief Accountant
Zafar Zafarov





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NBT Prudential norm 30.09.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.36%	12.00%	11.36%
Capital Adequacy Ratios	K1.2	15.96%	10.00%	5.96%
Capital Adequacy Ratios	K1.3	19.11%	8.00%	11.11%
Liquidity Ratios	K2.1	71.33%	30.00%	41.33%
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 Shareholder	K4.1	0.12%	2.00%	-1.88%
Maximum Risk per sum of Shareholders	K4.2	1.16%	10.00%	-8.84%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	6.44%	20.00%	-13.56%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	5.34%	10.00%	-4.66%
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.	1.10%	10.00%	-8.90%
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.	3.15%	8.00%	-4.85%
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.	1.10%	8.00%	-6.90%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


Acting Chief Executive Officer
Mirzosafar Safarov

