




The First MicroFinanceBank

Head Office
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Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.10.2022
ASSETS:	
Cash in hand	183,792
NBT Deposit Reserves	53,301
Balances with other banks and financial institutions	333,046
Loans to customers (Net)	510,027
Net fixed and intangible assets	31,759
Other assets	14,775
TOTAL ASSETS	1,126,700
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	36,663
Total deposits	831,456
Other liabilities	67,560
TOTAL LIABILITIES	935,679
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	67,397
TOTAL EQUITY	191,021
TOTAL LIABILITIES & EQUITY	1,126,700


Acting Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.10.2022
Interest income	103,645
Interest expense	-14,966
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	88,679
Recovery/(provision) for impairment losses	-7,191
NET INTEREST INCOME	81,488
Net gain on foreign exchange operations, fees and commission	40,751
Other income	-1,195
NET NON-INTEREST INCOME	39,557
OPERATING INCOME	121,045
OPERATING EXPENSES	-77,210
PROFIT/ (LOSS) BEFORE TAX	43,836
Income tax expense	-14,401
NET PROFIT/ (LOSS)	29,435

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NBT Prudential norm 31.10.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.39%	12.00%	11.39%
Capital Adequacy Ratios	K1.2	15.58%	10.00%	5.58%
Liquidity Ratios	K2.1	73.02%	30.00%	43.02%
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	0.22%	2.00%	-1.78%
Maximum Risk per sum of Shareholders	K4.2	1.14%	10.00%	-8.86%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.39%	20.00%	-14.61%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.66%	10.00%	-6.34%
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.	1.73%	10.00%	-8.27%
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.	3.48%	8.00%	-4.52%
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.	1.73%	8.00%	-6.27%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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