




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 227 91 70
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.03.2023
ASSETS:	
Cash in hand	260,003
NBT Deposit Reserves	55,529
Balances with other banks and financial institutions	282,769
Loans to customers (Net)	528,746
Net fixed and intangible assets	34,649
Other assets	24,048
TOTAL ASSETS	1,185,745
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	32,104
Total deposits	874,772
Other liabilities	72,831
TOTAL LIABILITIES	979,708
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	82,413
TOTAL EQUITY	206,037
TOTAL LIABILITIES & EQUITY	1,185,745


Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.03.2023
Interest income	31,035
Interest expense	-4,247
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	26,788
Recovery/(provision) for impairment losses	18
NET INTEREST INCOME	26,806
Net gain on foreign exchange operations, fees and commission	7,071
Other income	155
NET NON-INTEREST INCOME	7,227
OPERATING INCOME	34,033
OPERATING EXPENSES	-23,095
PROFIT/ (LOSS) BEFORE TAX	10,938
Income tax expense	-2,629
NET PROFIT/ (LOSS)	8,309

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Mirzosafar Safarov

Chief Accountant
Zafar Zayenov





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NBT Prudential norm 31.03.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	26.82%	12.00%	14.82%
Capital Adequacy Ratios	K1.2	16.98%	10.00%	6.98%
Capital Adequacy Ratios Tier One	K1.3	20.23%	8.00%	12.23%
Liquidity Ratios	K2.1	74.78%	30.00%	44.78%
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	0.16%	2.00%	-1.84%
Maximum Risk per sum of Shareholders	K4.2	1.00%	10.00%	-9.00%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.35%	20.00%	-17.65%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.51%	10.00%	-7.49%
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.	0.16%	10.00%	-9.84%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	2.38%	8.00%	-5.62%
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.	0.16%	8.00%	-7.84%

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