



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.12.2022
ASSETS:	
Cash in hand	203,141
NBT Deposit Reserves	51,891
Balances with other banks and financial institutions	327,916
Loans to customers (Net)	500,482
Net fixed and intangible assets	30,249
Other assets	18,466
TOTAL ASSETS	<u>1,132,144</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	35,790
Total deposits	833,559
Other liabilities	65,067
TOTAL LIABILITIES	<u>934,416</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	74,104
TOTAL EQUITY	<u>197,728</u>
TOTAL LIABILITIES & EQUITY	<u>1,132,144</u>

Chief Executive Officer
Mirzosafar Safarov



Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	31.12.2022
Interest income	124,100
Interest expense	-17,997
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	106,103
Recovery/(provision) for impairment losses	-5,730
NET INTEREST INCOME	100,373
Net gain on foreign exchange operations, fees and commission	48,904
Other income	-1,024
NET NON-INTEREST INCOME	47,881
OPERATING INCOME	148,254
OPERATING EXPENSES	-92,995
PROFIT/ (LOSS) BEFORE TAX	55,259
Income tax expense	-15,824
NET PROFIT/ (LOSS)	39,435

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NBT Prudential norm 31.12.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	24.62%	12.00%	12.62%
Capital Adequacy Ratios	K1.2	15.66%	10.00%	5.66%
Liquidity Ratios	K2.1	74.20%	30.00%	44.20%
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	0.21%	2.00%	-1.79%
Maximum Risk per sum of Shareholders	K4.2	1.24%	10.00%	-8.76%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.72%	20.00%	-17.28%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.87%	10.00%	-8.13%
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.	0.85%	10.00%	-9.15%
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.	1.81%	8.00%	-6.19%
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.	0.85%	8.00%	-7.15%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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