



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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INCOME STATEMENT (in thousand Tajik Somoni)

	28.02.2023
Interest income	20,184
Interest expense	-2,824
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	17,360
Recovery/(provision) for impairment losses	485
NET INTEREST INCOME	17,845
Net gain on foreign exchange operations, fees and commission	4,968
Other income	65
NET NON-INTEREST INCOME	5,033
OPERATING INCOME	22,877
OPERATING EXPENSES	-15,475
PROFIT/(LOSS) BEFORE TAX	7,402
Income tax expense	-1,816
NET PROFIT/(LOSS)	5,586

Chief Executive Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov





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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	28.02.2023
ASSETS:	
Cash in hand	247,711
NBT Deposit Reserves	53,930
Balances with other banks and financial institutions	339,559
Loans to customers (Net)	517,962
Net fixed and intangible assets	33,317
Other assets	18,270
TOTAL ASSETS	1,210,750
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	34,227
Total deposits	904,251
Other liabilities	68,958
TOTAL LIABILITIES	1,007,435
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	79,690
TOTAL EQUITY	203,314
TOTAL LIABILITIES & EQUITY	1,210,750

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Chief Accountant
Sifat Zarenov





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NBT Prudential norm 28.02.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	26.97%	12.00%	14.97%
Capital Adequacy Ratios	K1.2	16.51%	10.00%	6.51%
Capital Adequacy Ratios Tier One	K1.3	20.48%	8.00%	12.48%
Liquidity Ratios	K2.1	71.89%	30.00%	41.89%
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	0.17%	2.00%	-1.83%
Maximum Risk per sum of Shareholders	K4.2	1.02%	10.00%	-8.98%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.64%	20.00%	-17.36%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.61%	10.00%	-7.39%
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.	0.03%	10.00%	-9.97%
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.	2.36%	8.00%	-5.64%
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.	0.03%	8.00%	-7.97%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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