



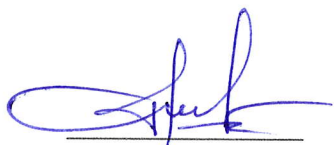
The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

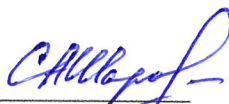
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.06.2023
ASSETS:	
Cash in hand	197,018
NBT Deposit Reserves	54,767
Balances with other banks and financial institutions	293,497
Loans to customers (Net)	610,463
Net fixed and intangible assets	36,446
Other assets	26,729
TOTAL ASSETS	1,218,921
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	29,878
Total deposits	894,479
Other liabilities	84,188
TOTAL LIABILITIES	1,008,545
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	86,752
TOTAL EQUITY	210,375
TOTAL LIABILITIES & EQUITY	1,218,921



Chief Executive Officer
Mirzosafar Safarov



Chief Finance Officer
Sergey Sharipov



Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	30.06.2023
Interest income	64,711
Interest expense	-9,052
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	55,659
Recovery/(provision) for impairment losses	-1,870
NET INTEREST INCOME	53,788
Net gain on foreign exchange operations, fees and commission	15,455
Other income	564
NET NON-INTEREST INCOME	16,019
OPERATING INCOME	69,807
OPERATING EXPENSES	-47,964
PROFIT/ (LOSS) BEFORE TAX	21,843
Income tax expense	-5,137
NET PROFIT/ (LOSS)	16,706

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NBT Prudential norm 30.06.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.74%	12.00%	10.74%
Capital Adequacy Ratios	K1.2	16.57%	10.00%	6.57%
Capital Adequacy Ratios Tier One	K1.3	16.92%	8.00%	8.92%
Liquidity Ratios	K2.1	61.67%	30.00%	31.67%
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	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.07%	10.00%	-8.93%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.60%	20.00%	-16.40%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.48%	10.00%	-6.52%
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.	0.12%	10.00%	-9.88%
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.	3.43%	8.00%	-4.57%
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.	0.12%	8.00%	-7.88%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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