



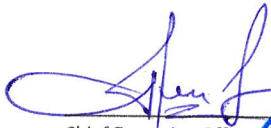
The First MicroFinanceBank

Head Office
Pushkin Street 10
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Tajikistan


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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.07.2023
ASSETS:	
Cash in hand	232,160
NBT Deposit Reserves	55,648
Balances with other banks and financial institutions	234,533
Loans to customers (Net)	632,237
Net fixed and intangible assets	35,895
Other assets	27,541
TOTAL ASSETS	<u>1,218,014</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	29,883
Total deposits	897,091
Other liabilities	77,321
TOTAL LIABILITIES	<u>1,004,295</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	90,095
TOTAL EQUITY	<u>213,719</u>
TOTAL LIABILITIES & EQUITY	<u>1,218,014</u>


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sergey Sharipov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.07.2023
Interest income	76,657
Interest expense	-10,704
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	65,954
Recovery/(provision) for impairment losses	-1,799
NET INTEREST INCOME	64,154
Net gain on foreign exchange operations, fees and commission	18,395
Other income	639
NET NON-INTEREST INCOME	19,034
OPERATING INCOME	83,188
OPERATING EXPENSES	-56,888
PROFIT/(LOSS) BEFORE TAX	26,300
Income tax expense	-6,251
NET PROFIT/(LOSS)	20,049

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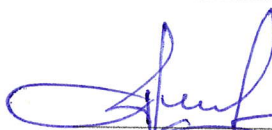


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NBT Prudential norm 31.07.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.62%	12.00%	11.62%
Capital Adequacy Ratios	K1.2	16.76%	10.00%	6.76%
Capital Adequacy Ratios Tier One	K1.3	17.39%	8.00%	9.39%
Liquidity Ratios	K2.1	66.27%	30.00%	36.27%
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	1.08%	10.00%	-8.92%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.20%	20.00%	-19.80%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	0.30%	10.00%	-9.70%
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.	0.11%	10.00%	-9.89%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.19%	8.00%	-7.81%
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.	0.11%	8.00%	-7.89%



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