



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.08.2023
ASSETS:	
Cash in hand	162,149
NBT Deposit Reserves	57,289
Balances with other banks and financial institutions	254,404
Loans to customers (Net)	647,148
Net fixed and intangible assets	37,314
Other assets	21,347
TOTAL ASSETS	1,179,650
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	27,650
Total deposits	853,437
Other liabilities	81,728
TOTAL LIABILITIES	962,814
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	93,212
TOTAL EQUITY	216,836
TOTAL LIABILITIES & EQUITY	1,179,650


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sergey Sharipov




Chief Accountant
Zafar Zarenov




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INCOME STATEMENT (in thousand Tajik Somoni)

	31.08.2023
Interest income	88,828
Interest expense	-12,357
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	76,471
Recovery/(provision) for impairment losses	-1,986
NET INTEREST INCOME	74,485
Net gain on foreign exchange operations, fees and commission	21,438
Other income	793
NET NON-INTEREST INCOME	22,231
OPERATING INCOME	96,716
OPERATING EXPENSES	-66,313
PROFIT/ (LOSS) BEFORE TAX	30,402
Income tax expense	-7,236
NET PROFIT/ (LOSS)	23,166


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NBT Prudential norm 31.08.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.80%	12.00%	10.80%
Capital Adequacy Ratios	K1.2	17.47%	10.00%	7.47%
Capital Adequacy Ratios Tier One	K1.3	16.64%	8.00%	8.64%
Liquidity Ratios	K2.1	61.87%	30.00%	31.87%
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	0.19%	2.00%	-1.81%
Maximum Risk per sum of Shareholders	K4.2	1.11%	10.00%	-8.89%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.07%	20.00%	-16.93%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.20%	10.00%	-6.80%
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.	0.13%	10.00%	-9.87%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	3.23%	8.00%	-4.77%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.04%	8.00%	-7.96%
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.	0.13%	8.00%	-7.87%


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