



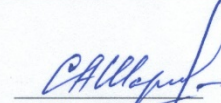
# The First MicroFinanceBank

Head Office  
Pushkin Street 10  
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Tajikistan

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NBT Prudential norm 30.09.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.86%	12.00%	10.86%
Capital Adequacy Ratios	K1.2	18.09%	10.00%	8.09%
Capital Adequacy Ratios Tier One	K1.3	16.52%	8.00%	8.52%
Liquidity Ratios	K2.1	59.70%	30.00%	29.70%
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	0.37%	2.00%	-1.63%
Maximum Risk per sum of Shareholders	K4.2	1.32%	10.00%	-8.68%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.22%	20.00%	-16.78%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.32%	10.00%	-6.68%
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.	0.10%	10.00%	-9.90%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	2.45%	8.00%	-5.55%
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.	0.10%	8.00%	-7.90%

  
Chief Executive Officer  
Mirzosafar Safarov

  
Chief Finance Officer  
Sergey Sharipov

  
Chief Accountant  
Zafar Zarenov



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### INCOME STATEMENT (in thousand Tajik Somoni)

	30.09.2023
Interest income	100,578
Interest expense	-13,965
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>86,613</b>
Recovery/(provision) for impairment losses	-1,525
<b>NET INTEREST INCOME</b>	<b>85,088</b>
Net gain on foreign exchange operations, fees and commission	24,127
Other income	1,034
<b>NET NON-INTEREST INCOME</b>	<b>25,161</b>
<b>OPERATING INCOME</b>	<b>110,249</b>
OPERATING EXPENSES	-74,706
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>35,543</b>
Income tax expense	-8,521
<b>NET PROFIT/ (LOSS)</b>	<b>27,022</b>

  
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### FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>30.09.2023</b>
<b>ASSETS:</b>	
Cash in hand	140,722
NBT Deposit Reserves	53,948
Balances with other banks and financial institutions	240,848
Loans to customers (Net)	657,123
Net fixed and intangible assets	37,171
Other assets	21,802
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<b>TOTAL ASSETS</b>	<b>1,151,614</b>
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<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	16,688
Total deposits	821,859
Other liabilities	92,376
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<b>TOTAL LIABILITIES</b>	<b>930,923</b>
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<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	97,068
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<b>TOTAL EQUITY</b>	<b>220,692</b>
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<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,151,614</b>
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