



# The First MicroFinanceBank

Head Office  
Pushkin Street 10  
Dushanbe 734 003  
Tajikistan


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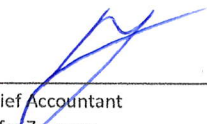
## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.10.2023</b>
<b>ASSETS:</b>	
Cash in hand	152,805
NBT Deposit Reserves	51,667
Balances with other banks and financial institutions	166,737
Loans to customers (Net)	662,672
Net fixed and intangible assets	40,880
Other assets	17,824
<b>TOTAL ASSETS</b>	<b><u>1,092,585</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	15,995
Total deposits	760,035
Other liabilities	91,674
<b>TOTAL LIABILITIES</b>	<b><u>867,704</u></b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	101,257
<b>TOTAL EQUITY</b>	<b><u>224,881</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>1,092,585</u></b>

  
Chief Executive Officer  
Mirzosafar Safarov



  
Chief Finance Officer  
Saidipov

  
Chief Accountant  
Zafar Zarenov



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## INCOME STATEMENT (in thousand Tajik Somoni)

	31.10.2023
Interest income	112,816
Interest expense	-15,593
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>97,223</b>
Recovery/(provision) for impairment losses	-1,431
<b>NET INTEREST INCOME</b>	<b>95,792</b>
Net gain on foreign exchange operations, fees and commission	27,004
Other income	1,434
<b>NET NON-INTEREST INCOME</b>	<b>28,438</b>
<b>OPERATING INCOME</b>	<b>124,230</b>
OPERATING EXPENSES	-83,101
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>41,129</b>
Income tax expense	-9,918
<b>NET PROFIT/ (LOSS)</b>	<b>31,211</b>

Chief Executive Officer  
Mirzosafar Safarov



Chief Finance Officer  
Sergey Shadrov

Chief Accountant  
Zafar Zarenov



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NBT Prudential norm 31.10.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.87%	12.00%	11.87%
Capital Adequacy Ratios	K1.2	19.28%	10.00%	9.28%
Capital Adequacy Ratios Tier One	K1.3	17.06%	8.00%	9.06%
Liquidity Ratios	K2.1	55.61%	30.00%	25.61%
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	0.56%	2.00%	-1.44%
Maximum Risk per sum of Shareholders	K4.2	1.60%	10.00%	-8.40%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.06%	20.00%	-14.94%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	5.11%	10.00%	-4.89%
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.	0.06%	10.00%	-9.94%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	4.98%	8.00%	-3.02%
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.	0.06%	8.00%	-7.94%

Chief Executive Officer  
Mirzosafar Safarov



Chief Finance Officer  
Sergey Starinov

Chief Accountant  
Zafar Zarenov