



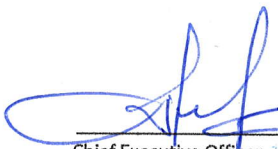
The First MicroFinanceBank

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Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.11.2023
ASSETS:	
Cash in hand	149,414
NBT Deposit Reserves	48,956
Balances with other banks and financial institutions	205,062
Loans to customers (Net)	661,709
Net fixed and intangible assets	40,547
Other assets	23,116
TOTAL ASSETS	<u>1,128,804</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	26,947
Total deposits	790,890
Other liabilities	79,442
TOTAL LIABILITIES	<u>897,279</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	107,902
TOTAL EQUITY	<u>231,526</u>
TOTAL LIABILITIES & EQUITY	<u>1,128,804</u>


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sharipov


Chief Accountant
Zafar Zarenov





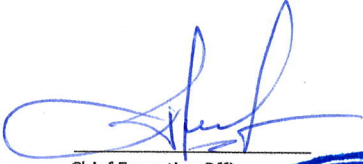
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INCOME STATEMENT (in thousand Tajik Somoni)

	30.11.2023
Interest income	124,718
Interest expense	-17,203
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	107,516
Recovery/(provision) for impairment losses	-994
NET INTEREST INCOME	106,522
Net gain on foreign exchange operations, fees and commission	29,793
Other income	4,524
NET NON-INTEREST INCOME	34,317
OPERATING INCOME	140,838
OPERATING EXPENSES	-91,733
PROFIT/ (LOSS) BEFORE TAX	49,105
Income tax expense	-12,311
NET PROFIT/ (LOSS)	36,795


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Chief Finance Officer
Sergey Sharipov


Chief Accountant
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NBT Prudential norm 30.11.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	24.12%	12.00%	12.12%
Capital Adequacy Ratios	K1.2	19.01%	10.00%	9.01%
Capital Adequacy Ratios Tier One	K1.3	21.03%	8.00%	13.03%
Liquidity Ratios	K2.1	59.87%	50.00%	9.87%
Maximum risk per Large Borrower	K3.1	21.32%	20.00%	1.32%
Maximum risk per sum of Large Borrowers	K3.2	0.21	3	-2.8
Maximum risk per Shareholder	K4.1	0.54%	2.00%	-1.46%
Maximum Risk per sum of Shareholders	K4.2	1.63%	10.00%	-8.37%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	6.95%	20.00%	-13.05%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	6.94%	10.00%	-3.06%
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.	0.02%	10.00%	-9.98%
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.	4.90%	8.00%	-3.10%
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.	0.02%	8.00%	-7.98%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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Mirzosafar Safarov

Chief Finance Officer
Sergey Shashov

Chief Accountant
Zafar Zarenov

