




The First MicroFinanceBank


Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

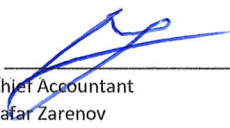
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.12.2023
ASSETS:	
Cash in hand	110,760
NBT Deposit Reserves	47,620
Balances with other banks and financial institutions	279,564
Loans to customers (Net)	684,241
Net fixed and intangible assets	37,358
Other assets	15,520
TOTAL ASSETS	1,175,063
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	26,952
Total deposits	839,701
Other liabilities	71,674
TOTAL LIABILITIES	938,327
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	113,112
TOTAL EQUITY	236,736
TOTAL LIABILITIES & EQUITY	1,175,063


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sergey Shampov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.12.2023
Interest income	137,357
Interest expense	<u>-18,854</u>
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	118,503
Recovery/(provision) for impairment losses	<u>2,271</u>
NET INTEREST INCOME	120,774
Net gain on foreign exchange operations, fees and commission	32,757
Other income	<u>5,444</u>
NET NON-INTEREST INCOME	38,201
OPERATING INCOME	158,975
OPERATING EXPENSES	<u>-101,768</u>
PROFIT/ (LOSS) BEFORE TAX	57,208
Income tax expense	<u>-15,202</u>
NET PROFIT/ (LOSS)	42,005


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Chief Finance Officer
Sergey Sharipov


Chief Accountant
Zafar Zarenov



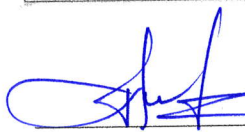


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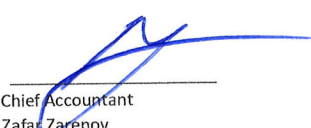
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NBT Prudential norm 31.12.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.66%	12.00%	11.66%
Capital Adequacy Ratios	K1.2	18.51%	10.00%	8.51%
Capital Adequacy Ratios Tier One	K1.3	20.36%	8.00%	12.36%
Liquidity Ratios	K2.1	61.22%	30.00%	31.22%
Maximum risk per Large Borrower	K3.1	15.30%	20.00%	-4.70%
Maximum risk per sum of Large Borrowers	K3.2	0.15	3	-2.8
Maximum risk per Shareholder	K4.1	0.53%	2.00%	-1.47%
Maximum Risk per sum of Shareholders	K4.2	1.39%	10.00%	-8.61%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	4.05%	20.00%	-15.95%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.18%	10.00%	-6.82%
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.	0.87%	10.00%	-9.13%
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.	2.50%	8.00%	-5.50%
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.	0.87%	8.00%	-7.13%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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