



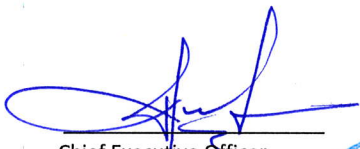
The First MicroFinanceBank

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Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.01.2024
ASSETS:	
Cash in hand	156,780
NBT Deposit Reserves	49,269
Balances with other banks and financial institutions	202,799
Loans to customers (Net)	675,185
Net fixed and intangible assets	37,401
Other assets	16,713
TOTAL ASSETS	1,138,147
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	26,954
Total deposits	789,918
Other liabilities	80,467
TOTAL LIABILITIES	897,340
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	117,183
TOTAL EQUITY	240,807
TOTAL LIABILITIES & EQUITY	1,138,147


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sergey Sharipov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.01.2024
Interest income	12,926
Interest expense	-1,691
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	11,235
Recovery/(provision) for impairment losses	969
NET INTEREST INCOME	12,204
Net gain on foreign exchange operations, fees and commission	2,234
Other income	-56
NET NON-INTEREST INCOME	2,178
OPERATING INCOME	14,382
OPERATING EXPENSES	-8,954
PROFIT/ (LOSS) BEFORE TAX	5,428
Income tax expense	-1,357
NET PROFIT/ (LOSS)	4,071


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NBT Prudential norm 31.01.2024	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	27.01%	12.00%	15.01%
Capital Adequacy Ratios	K1.2	21.15%	10.00%	11.15%
Capital Adequacy Ratios Tier One	K1.3	21.02%	10.00%	11.02%
Liquidity Ratios	K2.1	61.14%	30.00%	31.14%
Maximum risk per Large Borrower	K3.1	15.48%	20.00%	-4.52%
Maximum risk per sum of Large Borrowers	K3.2	0.15	3	-2.85
Maximum risk per Shareholder	K4.1	0.48%	2.00%	-1.52%
Maximum Risk per sum of Shareholders	K4.2	1.25%	10.00%	-8.75%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	4.96%	20.00%	-15.04%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.07%	10.00%	-5.93%
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.	0.89%	10.00%	-9.11%
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.	3.14%	8.00%	-4.86%
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.	0.89%	8.00%	-7.11%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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