



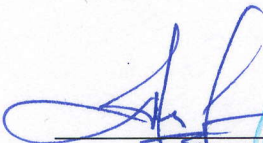
The First MicroFinanceBank


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INCOME STATEMENT (in thousand Tajik Somoni)

	29.02.2024
Interest income	25,164
Interest expense	-3,345
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	21,819
Recovery/(provision) for impairment losses	833
NET INTEREST INCOME	22,652
Net gain on foreign exchange operations, fees and commission	3,873
Other income	-44
NET NON-INTEREST INCOME	3,829
OPERATING INCOME	26,481
OPERATING EXPENSES	-18,190
PROFIT/ (LOSS) BEFORE TAX	8,291
Income tax expense	-2,044
NET PROFIT/ (LOSS)	6,247


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sergey Sharipov


Chief Accountant
Zafar Zarenov





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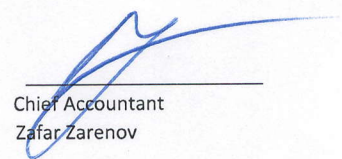
FINANCIAL STATEMENT (in thousand Tajik Somoni)

	29.02.2024
ASSETS:	
Cash in hand	135,155
NBT Deposit Reserves	49,889
Balances with other banks and financial institutions	244,647
Loans to customers (Net)	677,938
Net fixed and intangible assets	38,428
Other assets	13,761
	<hr/>
TOTAL ASSETS	1,159,818
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LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	24,674
Total deposits	811,810
Other liabilities	80,351
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TOTAL LIABILITIES	916,835
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EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	119,359
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TOTAL EQUITY	242,983
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TOTAL LIABILITIES & EQUITY	1,159,818
	<hr/>


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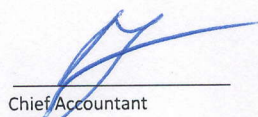
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NBT Prudential norm 29.02.2024	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	26.55%	12.00%	14.55%
Capital Adequacy Ratios	K1.2	20.80%	10.00%	10.80%
Capital Adequacy Ratios Tier One	K1.3	20.55%	10.00%	10.55%
Liquidity Ratios	K2.1	63.16%	30.00%	33.16%
Maximum risk per Large Borrower	K3.1	17.21%	20.00%	-2.79%
Maximum risk per sum of Large Borrowers	K3.2	0.17	3	-2.83
Maximum risk per Shareholder	K4.1	0.48%	2.00%	-1.52%
Maximum Risk per sum of Shareholders	K4.2	1.21%	10.00%	-8.79%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	4.70%	20.00%	-15.30%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.52%	10.00%	-5.48%
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.	0.18%	10.00%	-9.82%
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.	3.65%	8.00%	-4.35%
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.	0.18%	8.00%	-7.82%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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