



The First MicroFinanceBank

Head Office
105 Rudaki Avenue
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 228 93 11
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

30.04.2019

ASSETS:

Cash in hand	48,353
NBT Deposit Reserves	35,113
Balances with other banks and financial institutions	336,585
Loans to customers (Net)	310,941
Net fixed and intangible assets	6,240
Other assets	23,089

TOTAL ASSETS

760,322

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	73,522
Total deposits	582,818
Other liabilities	18,410

TOTAL LIABILITIES

674,750

EQUITY


Share capital	74,470
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	1,640


TOTAL EQUITY

85,572

TOTAL LIABILITIES & EQUITY

760,322


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

30.04.2019

Interest income

31,363

Interest expense

-7,423

NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES

23,941

Recovery/(provision) for impairment losses

417

NET INTEREST INCOME

24,357

Net gain on foreign exchange operations, fee and commission

7,420

Other income

273

NET NON-INTEREST INCOME

7,693

OPERATING INCOME

32,050

OPERATING EXPENSES

-21,235

PROFIT/ (LOSS) BEFORE TAX

10,815

Income tax expense

-4,867

NET PROFIT/ (LOSS)

5,948

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NBT Prudential norm 30.04.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	21.92%	12.00%	9.92%
Capital Adequacy Ratios	K1.2	12.79%	10.00%	2.79%
Liquidity Ratios	K2.1	68.08%	30.00%	38.08%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	300.00%	-300.00%
Maximum risk per Large Borrower - Credit Organization	K3.3	16.51%	20.00%	-3.49%
Maximum risk per Shareholder	K4.1	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.84%	10.00%	-8.16%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggrigate open long FX position	K6.1	0.95%	20.00%	-19.05%
Aggrigate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggrigate open long FX position, convertible currency	K6.1.1.	1.07%	10.00%	-8.93%
Aggrigate open short FX position, convertible currency	K6.1.2.	0.00%	10.00%	-10.00%
Aggrigate open long FX position, non-convertible currency	K6.1.3.	0.00%	10.00%	-10.00%
Aggrigate open short FX position, non-convertible currency	K6.1.4.	0.12%	10.00%	-9.88%
Aggrigate open long FX position, separate currency, convertible currency	K6.2.1.	0.74%	8.00%	-7.26%
Aggrigate open short FX position, separate currency, convertible currency	K6.2.2.	0.00%	8.00%	-8.00%
Aggrigate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.00%	8.00%	-8.00%
Aggrigate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.12%	8.00%	-7.88%

Chief Executive Officer
Yenten Lama



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Mirzosafar Safarov

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