



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)

30.06.2019

ASSETS:

Cash in hand	47,370
NBT Deposit Reserves	35,830
Balances with other banks and financial institutions	358,692
Loans to customers (Net)	327,799
Net fixed and intangible assets	8,578
Other assets	22,403

TOTAL ASSETS

800,672

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	74,771
Total deposits	594,952
Other liabilities	22,840

TOTAL LIABILITIES

692,563

EQUITY

Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	5,307

TOTAL EQUITY

108,109


TOTAL LIABILITIES & EQUITY

800,672



Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

30.06.2019

Interest income	48,335
Interest expense	-10,990
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	37,345
Recovery/(provision) for impairment losses	1,492
NET INTEREST INCOME	38,837
Net gain on foreign exchange operations, fees and commission	11,897
Other income	380
NET NON-INTEREST INCOME	12,278
OPERATING INCOME	51,114
OPERATING EXPENSES	-32,857
PROFIT/ (LOSS) BEFORE TAX	18,258
Income tax expense	-8,642
NET PROFIT/ (LOSS)	9,615


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NBT Prudential norm 30.06.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	24.58%	12.00%	12.58%
Capital Adequacy Ratios	K1.2	14.63%	10.00%	4.63%
Liquidity Ratios	K2.1	73.80%	30.00%	43.80%
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	13.73%	20.00%	-6.27%
Maximum risk per Shareholder	K4.1	0.16%	2.00%	-1.84%
Maximum Risk per sum of Shareholders	K4.2	1.42%	10.00%	-8.58%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.70%	20.00%	-16.30%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.00%	10.00%	-7.00%
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.	0.70%	10.00%	-9.30%
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.	2.77%	8.00%	-5.23%
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.	0.70%	8.00%	-7.30%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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