




The First MicroFinanceBank

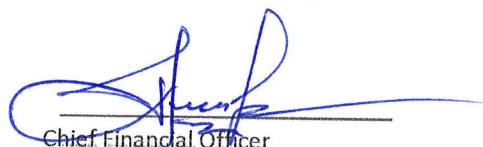
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.09.2019
ASSETS:	
Cash in hand	45,747
NBT Deposit Reserves	38,160
Balances with other banks and financial institutions	343,083
Loans to customers (Net)	346,613
Net fixed and intangible assets	9,185
Other assets	35,646
TOTAL ASSETS	818,433
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	77,173
Total deposits	585,987
Other liabilities	41,132
TOTAL LIABILITIES	704,291
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	11,339
TOTAL EQUITY	114,142
TOTAL LIABILITIES & EQUITY	818,433


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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	30.09.2019
INCOME STATEMENT (in thousand Tajik Somoni)	
Interest income	75,896
Interest expense	-16,338
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	59,558
Recovery/(provision) for impairment losses	721
NET INTEREST INCOME	60,279
Net gain on foreign exchange operations, fees and commission	18,510
Other income	501
NET NON-INTEREST INCOME	19,011
OPERATING INCOME	79,291
OPERATING EXPENSES	-50,063
PROFIT/ (LOSS) BEFORE TAX	29,228
Income tax expense	-13,580
NET PROFIT/ (LOSS)	15,647


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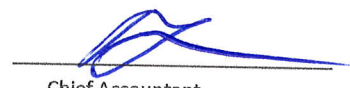
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NBT Prudential norm 30.09.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.48%	12.00%	10.48%
Capital Adequacy Ratios	K1.2	14.46%	10.00%	4.46%
Liquidity Ratios	K2.1	69.28%	30.00%	39.28%
Maximum risk per Large Borrower	K3.1	0.00%	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	14.10%	20.00%	-5.90%
Maximum risk per Shareholder	K4.1	0.23%	2.00%	-1.77%
Maximum Risk per sum of Shareholders	K4.2	1.54%	10.00%	-8.46%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.61%	20.00%	-14.39%
Aggregate open short FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.05%	10.00%	-5.95%
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.	1.56%	10.00%	-8.44%
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.	2.29%	8.00%	-5.71%
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.	1.56%	8.00%	-6.44%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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