



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.04.2020
ASSETS:	
Cash in hand	64,376
NBT Deposit Reserves	21,942
Balances with other banks and financial institutions	374,439
Loans to customers (Net)	365,369
Net fixed and intangible assets	40,071
Other assets	28,034
TOTAL ASSETS	894,231
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	70,417
Total deposits	665,462
Other liabilities	31,564
TOTAL LIABILITIES	767,443
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	2,895
Retained earnings/losses	23,073
TOTAL EQUITY	126,788
TOTAL LIABILITIES & EQUITY	894,231


Chief Executive Officer
Yenten Lama




Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	30.04.2020
Interest income	36,130
Interest expense	-7,780
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	28,350
Recovery/(provision) for impairment losses	-4,481
NET INTEREST INCOME	23,870
Net gain on foreign exchange operations, fees and commission	6,383
Other income	326
NET NON-INTEREST INCOME	6,709
OPERATING INCOME	30,578
OPERATING EXPENSES	-25,519
PROFIT/ (LOSS) BEFORE TAX	5,059
Income tax expense	-1,895
NET PROFIT/ (LOSS)	3,165


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NBT Prudential norm 30.04.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.84%	12.00%	10.84%
Capital Adequacy Ratios	K1.2	14.08%	10.00%	4.08%
Liquidity Ratios	K2.1	75.69%	30.00%	45.69%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	13.83%	20.00%	-6.17%
Maximum risk per Shareholder	K4.1	0.15%	2.00%	-1.85%
Maximum Risk per sum of Shareholders	K4.2	0.55%	10.00%	-9.45%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	1.99%	20.00%	-18.01%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.98%	10.00%	-8.02%
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.	0.01%	10.00%	-9.99%
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.	1.45%	8.00%	-6.55%
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.	0.01%	8.00%	-7.99%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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