



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

ASSETS:	30.06.2020
Cash in hand	73,431
NBT Deposit Reserves	21,579
Balances with other banks and financial institutions	407,442
Loans to customers (Net)	334,164
Net fixed and intangible assets	40,204
Other assets	31,777
TOTAL ASSETS	908,597
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	69,319
Total deposits	676,993
Other liabilities	35,123
TOTAL LIABILITIES	781,435
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	3,538
TOTAL EQUITY	127,162
TOTAL LIABILITIES & EQUITY	908,597


Chief Executive Officer
Yenten Lama




Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	30.06.2020
Interest income	53,687
Interest expense	-11,151
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	42,536
Recovery/(provision) for impairment losses	-12,155
NET INTEREST INCOME	30,381
Net gain on foreign exchange operations, fees and commission	9,690
Other income	1,380
NET NON-INTEREST INCOME	11,070
OPERATING INCOME	41,451
OPERATING EXPENSES	-35,682
PROFIT/ (LOSS) BEFORE TAX	5,769
Income tax expense	-2,231
NET PROFIT/ (LOSS)	3,538


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NBT Prudential norm 30.06.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	21.64%	12.00%	9.64%
Capital Adequacy Ratios	K1.2	13.55%	10.00%	3.55%
Liquidity Ratios	K2.1	86.33%	30.00%	56.33%
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	13.46%	20.00%	-6.54%
Maximum risk per Shareholder	K4.1	0.15%	2.00%	-1.85%
Maximum Risk per sum of Shareholders	K4.2	0.49%	10.00%	-9.51%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	4.83%	20.00%	-15.17%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.45%	10.00%	-5.55%
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.	0.38%	10.00%	-9.62%
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.	3.03%	8.00%	-4.97%
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.	0.38%	8.00%	-7.62%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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