




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.09.2020
ASSETS:	
Cash in hand	95,935
NBT Deposit Reserves	22,577
Balances with other banks and financial institutions	419,901
Loans to customers (Net)	342,194
Net fixed and intangible assets	39,707
Other assets	26,794
TOTAL ASSETS	947,109
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	64,943
Total deposits	711,951
Other liabilities	39,600
TOTAL LIABILITIES	816,494
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	6,991
TOTAL EQUITY	130,615
TOTAL LIABILITIES & EQUITY	947,109


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

30.09.2020

Interest income	79,495
Interest expense	-16,060
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	63,434
Recovery/(provision) for impairment losses	-15,065
NET INTEREST INCOME	48,370
Net gain on foreign exchange operations, fees and commission	17,900
Other income	1,138
NET NON-INTEREST INCOME	19,038
OPERATING INCOME	67,408
OPERATING EXPENSES	-53,097
PROFIT/ (LOSS) BEFORE TAX	14,311
Income tax expense	-7,319
NET PROFIT/ (LOSS)	6,991


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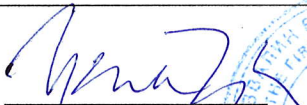


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NBT Prudential norm 30.09.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.36%	12.00%	10.76%
Capital Adequacy Ratios	K1.2	13.36%	10.00%	3.35%
Liquidity Ratios	K2.1	71.02%	30.00%	42.90%
Maximum risk per Large Borrower	K3.1	0.00%	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	13.11%	20.00%	-6.71%
Maximum risk per Shareholder	K4.1	0.15%	2.00%	-1.84%
Maximum Risk per sum of Shareholders	K4.2	1.10%	10.00%	-8.94%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.95%	20.00%	-19.66%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	0.85%	10.00%	-9.78%
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.	0.10%	10.00%	-9.87%
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.	0.77%	8.00%	-7.83%
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.	0.10%	8.00%	-7.87%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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