



# The First MicroFinanceBank

Head Office  
Pushkin Street 10  
Dushanbe 734 003  
Tajikistan

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## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.08.2020</b>
<b>ASSETS:</b>	
Cash in hand	82,686
NBT Deposit Reserves	22,527
Balances with other banks and financial institutions	424,894
Loans to customers (Net)	341,088
Net fixed and intangible assets	39,745
Other assets	27,953
<b>TOTAL ASSETS</b>	<b>938,893</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	67,054
Total deposits	706,802
Other liabilities	35,888
<b>TOTAL LIABILITIES</b>	<b>809,744</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	5,525
<b>TOTAL EQUITY</b>	<b>129,149</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>938,893</b>

Chief Executive Officer  
Yenten Lama

Chief Financial Officer  
Mirzosafar Safarov

Chief Accountant  
Zafar Zarenov



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## INCOME STATEMENT (in thousand Tajik Somoni)

31.08.2020

Interest income	71,002
Interest expense	-14,465
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>56,537</b>
Recovery/(provision) for impairment losses	-14,241
<b>NET INTEREST INCOME</b>	<b>42,296</b>
Net gain on foreign exchange operations, fees and commission	14,617
Other income	1,331
<b>NET NON-INTEREST INCOME</b>	<b>15,948</b>
<b>OPERATING INCOME</b>	<b>58,245</b>
OPERATING EXPENSES	-47,600
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>10,644</b>
Income tax expense	-5,119
<b>NET PROFIT/ (LOSS)</b>	<b>5,525</b>

  
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NBT Prudential norm 31.08.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.76%	12.00%	10.76%
Capital Adequacy Ratios	K1.2	13.35%	10.00%	3.35%
Liquidity Ratios	K2.1	72.90%	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	13.29%	20.00%	-6.71%
Maximum risk per Shareholder	K4.1	0.16%	2.00%	-1.84%
Maximum Risk per sum of Shareholders	K4.2	1.06%	10.00%	-8.94%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.34%	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.	0.22%	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.	0.13%	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.	0.17%	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.	0.13%	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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