



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

30.11.2020

ASSETS:

Cash in hand	89,365
NBT Deposit Reserves	24,891
Balances with other banks and financial institutions	468,479
Loans to customers (Net)	349,949
Net fixed and intangible assets	39,542
Other assets	24,896

TOTAL ASSETS

997,122

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	64,244
Total deposits	758,401
Other liabilities	40,711

TOTAL LIABILITIES

863,356

EQUITY


Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	10,142

TOTAL EQUITY

133,766


TOTAL LIABILITIES & EQUITY

997,122


Chief Executive Officer
Yenten Lama



Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	30.11.2020
Interest income	97,029
Interest expense	-19,229
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	77,800
Recovery/(provision) for impairment losses	-17,145
NET INTEREST INCOME	60,655
Net gain on foreign exchange operations, fees and commission	25,324
Other income	1,161
NET NON-INTEREST INCOME	26,484
OPERATING INCOME	87,139
OPERATING EXPENSES	-65,756
PROFIT/ (LOSS) BEFORE TAX	21,384
Income tax expense	-11,242
NET PROFIT/ (LOSS)	10,142

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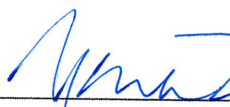


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NBT Prudential norm 30.11.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20.54%	12.00%	8.54%
Capital Adequacy Ratios	K1.2	13.26%	10.00%	3.26%
Liquidity Ratios	K2.1	71.53%	30.00%	41.53%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	13.84%	20.00%	-6.16%
Maximum risk per Shareholder	K4.1	0.14%	2.00%	-1.86%
Maximum Risk per sum of Shareholders	K4.2	0.98%	10.00%	-9.02%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	4.94%	20.00%	-15.06%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.97%	10.00%	-5.03%
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.	0.00%	10.00%	-10.00%
Aggregate open short FX position, non-convertible currency	K6.1.4.	0.03%	10.00%	-9.97%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	4.08%	8.00%	-3.92%
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.	0.00%	8.00%	-8.00%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.03%	8.00%	-7.97%


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