




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

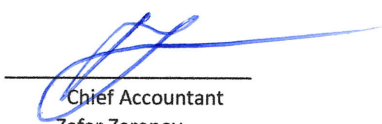
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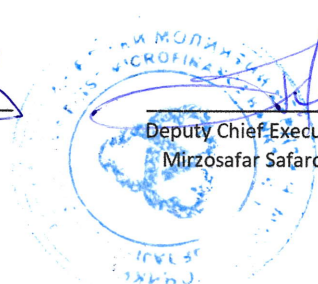
FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.12.2020
ASSETS:	
Cash in hand	66 430
NBT Deposit Reserves	25 209
Balances with other banks and financial institutions	470 575
Loans to customers (Net)	359 231
Net fixed and intangible assets	37 164
Other assets	32 700
TOTAL ASSETS	991 308
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	64 244
Total deposits	754 223
Other liabilities	36 519
TOTAL LIABILITIES	854 986
EQUITY	
Share capital	93 340
General reserves	7 480
Other reserves	22 804
Retained earnings/losses	12 698
TOTAL EQUITY	136 322
TOTAL LIABILITIES & EQUITY	991 308


Chief Executive Officer
Yenten Lama


Deputy Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

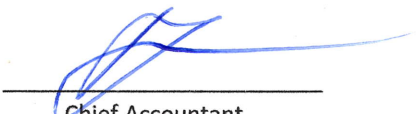
31.12.2020

Interest income	106 134
Interest expense	-20 929
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	85 205
Recovery/(provision) for impairment losses	-16 190
NET INTEREST INCOME	69 015
Net gain on foreign exchange operations, fees and commission	27 981
Other income	1 477
NET NON-INTEREST INCOME	29 458
OPERATING INCOME	98 473
OPERATING EXPENSES	-72 244
PROFIT/ (LOSS) BEFORE TAX	26 229
Income tax expense	-13 531
NET PROFIT/ (LOSS)	12 698


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NBT Prudential norm 31.12.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	19.61%	12.00%	7.61%
Capital Adequacy Ratios	K1.2	13.21%	10.00%	3.21%
Liquidity Ratios	K2.1	81.03%	30.00%	51.03%
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	13.93%	20.00%	-6.07%
Maximum risk per Shareholder	K4.1	0.14%	2.00%	-1.86%
Maximum Risk per sum of Shareholders	K4.2	1.00%	10.00%	-9.00%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	6.40%	20.00%	-13.60%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.20%	10.00%	-7.80%
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.	4.20%	10.00%	-5.80%
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.	1.23%	8.00%	-6.77%
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.	4.20%	8.00%	-3.80%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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