



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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FINANCIAL STATEMENT (in thousand Tajik Somoni)

ASSETS: 31.01.2021

Cash in hand	114,264
NBT Deposit Reserves	25,358
Balances with other banks and financial institutions	449,365
Loans to customers (Net)	360,697
Net fixed and intangible assets	38,057
Other assets	24,787

TOTAL ASSETS

1,012,527

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	63,384
Total deposits	773,174
Other liabilities	37,825

TOTAL LIABILITIES

874,382

EQUITY

Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	14,521

TOTAL EQUITY

138,145

TOTAL LIABILITIES & EQUITY

1,012,527


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)

	31.01.2021
Interest income	8,790
Interest expense	-1,661
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	7,129
Recovery/(provision) for impairment losses	761
NET INTEREST INCOME	7,890
Net gain on foreign exchange operations, fees and commission	1,884
Other income	-147
NET NON-INTEREST INCOME	1,738
OPERATING INCOME	9,628
OPERATING EXPENSES	-5,981
PROFIT/ (LOSS) BEFORE TAX	3,647
Income tax expense	-1,824
NET PROFIT/ (LOSS)	1,823


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NBT Prudential norm 31.01.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	21.48%	12.00%	9.48%
Capital Adequacy Ratios	K1.2	13.60%	10.00%	3.60%
Liquidity Ratios	K2.1	82.18%	30.00%	52.18%
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	13.26%	20.00%	-6.74%
Maximum risk per Shareholder	K4.1	0.13%	2.00%	-1.87%
Maximum Risk per sum of Shareholders	K4.2	0.94%	10.00%	-9.06%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open short FX position	K6.1.	0.06%	20.00%	-19.94%
Aggregate open long FX position, convertible currency	K6.1.1.	0.09%	10.00%	-9.91%
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.	0.15%	10.00%	-9.85%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.12%	8.00%	-7.88%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.13%	8.00%	-7.87%
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.	0.15%	8.00%	-7.85%

Chief Executive Officer
Yenfen Lajma



Deputy of Chief Executive Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov