




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

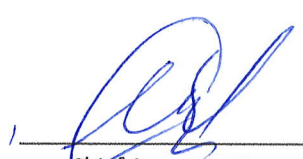
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	28.02.2021
ASSETS:	
Cash in hand	99,858
NBT Deposit Reserves	31,727
Balances with other banks and financial institutions	475,923
Loans to customers (Net)	364,152
Net fixed and intangible assets	37,649
Other assets	25,762
TOTAL ASSETS	1,035,071
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	61,112
Total deposits	793,181
Other liabilities	40,926
TOTAL LIABILITIES	895,218
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	16,229
TOTAL EQUITY	139,853
TOTAL LIABILITIES & EQUITY	1,035,071


Chief Executive Officer
Yenten Lama


Deputy Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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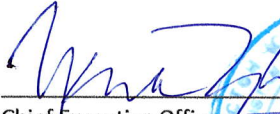
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INCOME STATEMENT (in thousand Tajik Somoni)

28.02.2021

Interest income	16,853
Interest expense	-3,184
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	13,669
Recovery/(provision) for impairment losses	1,339
NET INTEREST INCOME	15,008
Net gain on foreign exchange operations, fees and commission	3,898
Other income	175
NET NON-INTEREST INCOME	4,073
OPERATING INCOME	19,081
OPERATING EXPENSES	-12,327
PROFIT/ (LOSS) BEFORE TAX	6,753
Income tax expense	-3,222
NET PROFIT/ (LOSS)	3,531


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Chief Accountant
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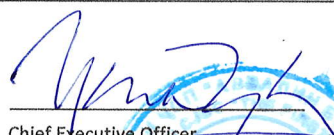



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NBT Prudential norm 28.02.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20.60%	12.00%	8.60%
Capital Adequacy Ratios	K1.2	13.40%	10.00%	3.40%
Liquidity Ratios	K2.1	65.47%	30.00%	35.47%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	13.19%	20.00%	-6.81%
Maximum risk per Shareholder	K4.1	0.13%	2.00%	-1.87%
Maximum Risk per sum of Shareholders	K4.2	1.24%	10.00%	-8.76%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.75%	20.00%	-17.25%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.45%	10.00%	-7.55%
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.	0.30%	10.00%	-9.70%
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.	2.32%	8.00%	-5.68%
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.	0.30%	8.00%	-7.70%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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