



The First MicroFinanceBank

Head Office
105 Rudaki Avenue
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 228 93 11
Facsimile: (992 37) 251 02 27
E-mail: info@fmb.com.tj
www.fmb.com.tj

FINANCIAL STATEMENT (in thousand Tajik Somoni)

30.11.2018

ASSETS:

Cash in hand	42 936
NBT Deposit Reserves	36 674
Balances with other banks and financial institutions	334 636
Loans to customers (Net)	280 744
Net fixed and intangible assets	5 203
Other assets	18 254

TOTAL ASSETS

718 447

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	72 483
Total deposits	551 743
Other liabilities	17 237

TOTAL LIABILITIES

641 463

EQUITY

Share capital	74 470
General reserves	7 480
Other reserves	1 268
Retained earnings/losses	-6 234

TOTAL EQUITY

76 984

TOTAL LIABILITIES & EQUITY

718 447


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



The First MicroFinanceBank

Head Office
105 Rudaki Avenue
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 228 93 11
Facsimile: (992 37) 251 02 27
E-mail: info@fmfb.com.tj
www.fmfb.com.tj

INCOME STATEMENT (in thousand Tajik Somoni)

	30.11.2018
Interest income	74 324
Interest expense	-19 143
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	55 181
Recovery/(provision) for impairment losses	1 473
NET INTEREST INCOME	56 654
Net gain on foreign exchange operations, fee and commission	16 018
Other income	892
NET NON-INTEREST INCOME	16 910
OPERATING INCOME	73 564
OPERATING EXPENSES	-56 708
PROFIT/ (LOSS) BEFORE TAX	16 855
Income tax expense	-7 445
NET PROFIT/ (LOSS)	9 410


Chief Executive Officer
Yenten Lama




Chief Accountant
Zafar Zarenov



The First MicroFinanceBank

Head Office
105 Rudaki Avenue
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 228 93 11
Facsimile: (992 37) 251 02 27
E-mail: info@fmfb.com.tj
www.fmfb.com.tj

NBT Prudential norm 30.11.2018	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20,05%	12%	8,05%
Capital Adequacy Ratios	K1.2	12,50%	10%	2,50%
Liquidity Ratios	K2.1	77,51%	30%	47,51%
Maximum risk per Large Borrower	K3.1	0,00%	20%	-20,00%
Maximum risk per sum of Large Borrowers	K3.2	0	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	15,74%	20%	-4,26%
Maximum risk per Shareholder	K4.1	0,22%	2%	-1,78%
Maximum Risk per sum of Shareholders	K4.2	1,78%	10%	-8,22%
Equity Investments	K.5	0,00%	10%	-10,00%
Aggrigate open long FX position	K6.1	0,12%	20%	-19,88%
Aggrigate open short FX position	K6.1.	0,00%	20%	-20,00%
Aggrigate open long FX position, convertible currency	K6.1.1.	0,20%	10%	-9,80%
Aggrigate open short FX position, convertible currency	K6.1.2.	0,00%	10%	-10,00%
Aggrigate open long FX position, non-convertible currency	K6.1.3.	0,00%	10%	-10,00%
Aggrigate open short FX position, non-convertible currency	K6.1.4.	0,08%	10%	-9,92%
Aggrigate open long FX position, separate currency, convertible currency	K6.2.1.	0,22%	8%	-7,78%
Aggrigate open short FX position, separate currency, convertible currency	K6.2.2.	0,02%	8%	-7,98%
Aggrigate open long FX position, separate currency, non-convertible currency	K6.2.3.	0,00%	8%	-8,00%
Aggrigate open short FX position, separate currency, non-convertible currency	K6.2.4.	0,08%	8%	-7,92%

Chief Executive Officer

Yenten Lama



Chief Financial Officer

Mirzosafar Safarov

Chief Accountant

Zafar Zarenov