



The First MicroFinanceBank

Head Office
105 Rudaki Avenue
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Tajikistan

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

FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.01.2019
ASSETS:	
Cash in hand	55,224
NBT Deposit Reserves	36,568
Balances with other banks and financial institutions	338,214
Loans to customers (Net)	286,008
Net fixed and intangible assets	5,460
Other assets	19,319
TOTAL ASSETS	740,793
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	71,338
Total deposits	569,986
Other liabilities	18,438
TOTAL LIABILITIES	659,761
EQUITY	
Share capital	74,470
General reserves	7,480
Other reserves	1,268
Retained earnings/losses	-2,187
TOTAL EQUITY	81,032
TOTAL LIABILITIES & EQUITY	740,793


Chief Executive Officer
Yenten Lama




Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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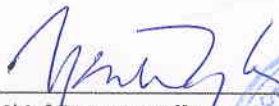
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INCOME STATEMENT (in thousand Tajik Somoni)

31.01.2019

Interest income	7,373
Interest expense	-1,856
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	5,517
Recovery/(provision) for impairment losses	63
NET INTEREST INCOME	5,580
Net gain on foreign exchange operations, fee and commission	1,828
Other income	51
NET NON-INTEREST INCOME	1,879
OPERATING INCOME	7,460
OPERATING EXPENSES	-4,900
	0
PROFIT/ (LOSS) BEFORE TAX	2,559
Income tax expense	-1,152
NET PROFIT/ (LOSS)	1,408


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NBT Prudential norm 31.01.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.44%	12%	10.44%
Capital Adequacy Ratios	K1.2	13.17%	10%	3.17%
Liquidity Ratios	K2.1	76.35%	30%	46.35%
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	14.51%	20%	-5.49%
Maximum risk per Shareholder	K4.1	0.20%	2%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	2.01%	10%	-7.99%
Equity Investments	K.5	0.00%	10%	-10.00%
Aggregate open long FX position	K6.1	0.00%	20%	-20.00%
Aggregate open short FX position	K6.1.	0.18%	20%	-19.82%
Aggregate open long FX position, convertible currency	K6.1.1.	0.00%	10%	-10.00%
Aggregate open short FX position, convertible currency	K6.1.2.	0.11%	10%	-9.89%
Aggregate open long FX position, non-convertible currency	K6.1.3.	0.00%	10%	-10.00%
Aggregate open short FX position, non-convertible currency	K6.1.4.	0.07%	10%	-9.93%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.23%	8%	-7.77%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.31%	8%	-7.69%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.00%	8%	-8.00%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.07%	8%	-7.93%


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