



# 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

## FINANCIAL STATEMENT (in thousand Tajik Somoni)

31.03.2019

### ASSETS:

Cash in hand	49,661
NBT Deposit Reserves	34,932
Balances with other banks and financial institutions	326,864
Loans to customers (Net)	300,541
Net fixed and intangible assets	6,322
Other assets	24,365

### TOTAL ASSETS

742,685

### LIABILITIES & EQUITY

#### LIABILITIES

Payable to banks, financial institutions and Government	68,802
Total deposits	569,360
Other liabilities	20,332

### TOTAL LIABILITIES

658,493

#### EQUITY

Share capital	74,470
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	260

### TOTAL EQUITY

84,192

### TOTAL LIABILITIES & EQUITY

742,685

  
Chief Executive Officer  
Yenten Lama

  
Chief Financial Officer  
Mirzosafar Safarov



  
Chief Accountant  
Zafar Zarenov



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## INCOME STATEMENT (in thousand Tajik Somoni)

31.03.2019

Interest income	23,110
Interest expense	-5,532
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>17,578</b>
Recovery/(provision) for impairment losses	751
<b>NET INTEREST INCOME</b>	<b>18,329</b>
Net gain on foreign exchange operations, fee and commission	5,255
Other income	217
<b>NET NON-INTEREST INCOME</b>	<b>5,471</b>
<b>OPERATING INCOME</b>	<b>23,801</b>
OPERATING EXPENSES	-15,495
	0
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>8,305</b>
Income tax expense	-3,737
<b>NET PROFIT/ (LOSS)</b>	<b>4,568</b>

  
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<b>NBT Prudential norm 31.03.2019</b>	<b>Symbol</b>	<b>Actual</b>	<b>NBT norm</b>	<b>Variance</b>
Capital Adequacy Ratios	K1.1	22.02%	12.00%	10.02%
Capital Adequacy Ratios	K1.2	13.27%	10.00%	3.27%
Liquidity Ratios	K2.1	61.95%	30.00%	31.95%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	300.00%	-300.00%
Maximum risk per Large Borrower - Credit Organization	K3.3	16.31%	20.00%	-3.69%
Maximum risk per Shareholder	K4.1	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.86%	10.00%	-8.14%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggrigate open long FX position	K6.1	2.40%	20.00%	-17.60%
Aggrigate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggrigate open long FX position, convertible currency	K6.1.1.	2.09%	10.00%	-7.91%
Aggrigate open short FX position, convertible currency	K6.1.2.	0.00%	10.00%	-10.00%
Aggrigate open long FX position, non-convertible currency	K6.1.3.	0.31%	10.00%	-9.69%
Aggrigate open short FX position, non-convertible currency	K6.1.4.	0.00%	10.00%	-10.00%
Aggrigate open long FX position, separate currency, convertible currency	K6.2.1.	2.16%	8.00%	-5.84%
Aggrigate open short FX position, separate currency, convertible currency	K6.2.2.	0.04%	8.00%	-7.96%
Aggrigate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.31%	8.00%	-7.69%
Aggrigate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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