



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)

	31.05.2019
ASSETS:	
Cash in hand	45,659
NBT Deposit Reserves	35,570
Balances with other banks and financial institutions	339,712
Loans to customers (Net)	318,173
Net fixed and intangible assets	6,644
Other assets	22,086
	<hr/>
TOTAL ASSETS	<u><u>767,842</u></u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	75,935
Total deposits	580,286
Other liabilities	24,297
	<hr/>
TOTAL LIABILITIES	<u><u>680,518</u></u>
EQUITY	
Share capital	74,470
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	3,392
	<hr/>
TOTAL EQUITY	<u><u>87,325</u></u>
TOTAL LIABILITIES & EQUITY	<u><u>767,842</u></u>


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)

31.05.2019

Interest income	39,035
Interest expense	-9,268
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	29,767
Recovery/(provision) for impairment losses	1,098
NET INTEREST INCOME	30,865
Net gain on foreign exchange operations, fee and commission	9,859
Other income	332
NET NON-INTEREST INCOME	10,190
OPERATING INCOME	41,056
OPERATING EXPENSES	-27,055
	0
PROFIT/ (LOSS) BEFORE TAX	14,001
Income tax expense	-6,300
NET PROFIT/ (LOSS)	7,700


Chief Executive Officer
Yentén 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@fmb.com.tj
www.fmb.com.tj

NBT Prudential norm 31.05.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.33%	12.00%	10.33%
Capital Adequacy Ratios	K1.2	12.71%	10.00%	2.71%
Liquidity Ratios	K2.1	66.49%	30.00%	36.49%
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	16.45%	20.00%	-3.55%
Maximum risk per Shareholder	K4.1	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.85%	10.00%	-8.15%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.01%	20.00%	-19.99%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	0.00%	10.00%	-10.00%
Aggregate open short FX position, convertible currency	K6.1.2.	0.16%	10.00%	-9.84%
Aggregate open long FX position, non-convertible currency	K6.1.3.	0.17%	10.00%	-9.83%
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.	0.13%	8.00%	-7.87%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.32%	8.00%	-7.68%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.17%	8.00%	-7.83%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


Chief Executive Officer
Yenten Lama




Chief Financial Office
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov