



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)

	31.07.2019
ASSETS:	
Cash in hand	44,734
NBT Deposit Reserves	36,374
Balances with other banks and financial institutions	363,471
Loans to customers (Net)	333,810
Net fixed and intangible assets	8,795
Other assets	25,407
TOTAL ASSETS	812,591
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	79,460
Total deposits	600,492
Other liabilities	22,536
TOTAL LIABILITIES	702,487
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	7,301
TOTAL EQUITY	110,104
TOTAL LIABILITIES & EQUITY	812,591

Chief Executive Officer
Yenten Lama



Chief Financial Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

31.07.2019

Interest income	57,788
Interest expense	-12,763
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	45,026
Recovery/(provision) for impairment losses	654
NET INTEREST INCOME	45,680
Net gain on foreign exchange operations, fees and commission	14,538
Other income	441
NET NON-INTEREST INCOME	14,979
OPERATING INCOME	60,659
OPERATING EXPENSES	-38,638
PROFIT/ (LOSS) BEFORE TAX	22,021
Income tax expense	-10,411
NET PROFIT/ (LOSS)	11,610

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NBT Prudential norm 31.07.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.46%	12.00%	11.46%
Capital Adequacy Ratios	K1.2	14.48%	10.00%	4.48%
Liquidity Ratios	K2.1	77.33%	30.00%	47.33%
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	13.64%	20.00%	-6.36%
Maximum risk per Shareholder	K4.1	0.16%	2.00%	-1.84%
Maximum Risk per sum of Shareholders	K4.2	1.39%	10.00%	-8.61%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.70%	20.00%	-16.30%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.00%	10.00%	-7.00%
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.	0.70%	10.00%	-9.30%
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.	2.77%	8.00%	-5.23%
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.	0.70%	8.00%	-7.30%
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

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Chief Accountant

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