



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)

31.08.2019

ASSETS:

Cash in hand	44,605
NBT Deposit Reserves	37,861
Balances with other banks and financial institutions	337,582
Loans to customers (Net)	340,371
Net fixed and intangible assets	9,310
Other assets	26,071

TOTAL ASSETS

795,801

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	78,804
Total deposits	577,678
Other liabilities	26,456

TOTAL LIABILITIES

682,939

EQUITY

Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	10,060

TOTAL EQUITY

112,862

TOTAL LIABILITIES & EQUITY

795,801


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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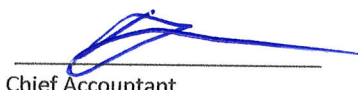
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INCOME STATEMENT (in thousand Tajik Somoni)

	31.08.2019
Interest income	67,209
Interest expense	-14,561
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	52,649
Recovery/(provision) for impairment losses	1,266
NET INTEREST INCOME	53,915
Net gain on foreign exchange operations, fees and commission	16,875
Other income	480
NET NON-INTEREST INCOME	17,356
OPERATING INCOME	71,271
OPERATING EXPENSES	-44,457
PROFIT/ (LOSS) BEFORE TAX	26,814
Income tax expense	-12,446
NET PROFIT/ (LOSS)	14,368


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NBT Prudential norm 31.08.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.34%	12.00%	11.34%
Capital Adequacy Ratios	K1.2	14.85%	10.00%	4.85%
Liquidity Ratios	K2.1	67.94%	30.00%	37.94%
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	13.93%	20.00%	-6.07%
Maximum risk per Shareholder	K4.1	0.24%	2.00%	-1.76%
Maximum Risk per sum of Shareholders	K4.2	1.46%	10.00%	-8.54%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	7.06%	20.00%	-12.94%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	5.92%	10.00%	-4.08%
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.	1.14%	10.00%	-8.86%
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.	3.57%	8.00%	-4.43%
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.	1.14%	8.00%	-6.86%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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