



The First MicroFinanceBank

Head Office
105 Rudaki Avenue
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 228 93 11
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E-mail: info@fmfb.com.tj
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.11.2019
ASSETS:	
Cash in hand	66,976
NBT Deposit Reserves	37,559
Balances with other banks and financial institutions	331,285
Loans to customers (Net)	352,403
Net fixed and intangible assets	9,410
Other assets	36,776
TOTAL ASSETS	834,409
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	83,528
Total deposits	597,927
Other liabilities	35,596
TOTAL LIABILITIES	717,052
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	14,555
TOTAL EQUITY	117,357
TOTAL LIABILITIES & EQUITY	834,409


Chief Executive Officer
Yenten Lama



Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



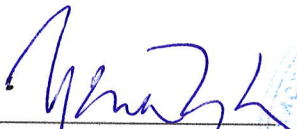
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INCOME STATEMENT (in thousand Tajik Somoni)

	30.11.2019
Interest income	94,008
Interest expense	-20,036
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	73,973
Recovery/(provision) for impairment losses	1,502
NET INTEREST INCOME	75,475
Net gain on foreign exchange operations, fees and commission	21,597
Other income	822
NET NON-INTEREST INCOME	22,419
OPERATING INCOME	97,894
OPERATING EXPENSES	-62,682
PROFIT/ (LOSS) BEFORE TAX	35,212
Income tax expense	-16,349
NET PROFIT/ (LOSS)	18,863


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NBT Prudential norm 30.11.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.48%	12.00%	10.48%
Capital Adequacy Ratios	K1.2	14.46%	10.00%	4.46%
Liquidity Ratios	K2.1	69.28%	30.00%	39.28%
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	14.10%	20.00%	-5.90%
Maximum risk per Shareholder	K4.1	0.23%	2.00%	-1.77%
Maximum Risk per sum of Shareholders	K4.2	1.54%	10.00%	-8.46%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.83%	20.00%	-17.17%
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.	0.05%	10.00%	-9.95%
Aggregate open long FX position, non-convertible currency	K6.1.3.	2.88%	10.00%	-7.12%
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.	0.59%	8.00%	-7.41%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.66%	8.00%	-7.34%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	2.88%	8.00%	-5.12%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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