



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
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.10.2019
ASSETS:	
Cash in hand	58,017
NBT Deposit Reserves	37,972
Balances with other banks and financial institutions	326,539
Loans to customers (Net)	349,726
Net fixed and intangible assets	9,250
Other assets	44,959
TOTAL ASSETS	826,463
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	82,027
Total deposits	590,454
Other liabilities	37,831
TOTAL LIABILITIES	710,313
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	13,349
TOTAL EQUITY	116,151
TOTAL LIABILITIES & EQUITY	826,463


Chief Executive Officer
Yenten Lama



Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

31.10.2019

Interest income	84,997
Interest expense	-18,197
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	66,800
Recovery/(provision) for impairment losses	1,692
NET INTEREST INCOME	68,492
Net gain on foreign exchange operations, fees and commission	19,999
Other income	941
NET NON-INTEREST INCOME	20,940
OPERATING INCOME	89,432
OPERATING EXPENSES	-56,413
PROFIT/ (LOSS) BEFORE TAX	33,019
Income tax expense	-15,362
NET PROFIT/ (LOSS)	17,657

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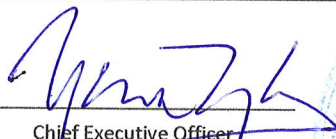


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NBT Prudential norm 31.10.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.48%	12.00%	10.48%
Capital Adequacy Ratios	K1.2	14.46%	10.00%	4.46%
Liquidity Ratios	K2.1	69.28%	30.00%	39.28%
Maximum risk per Large Borrower	K3.1	0.00%	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	5.31%	20.00%	-14.69%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	4.37%	10.00%	-5.63%
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.	0.94%	10.00%	-9.06%
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.	3.71%	8.00%	-4.29%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.02%	8.00%	-7.98%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.94%	8.00%	-7.06%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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