



# 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)

	<b>29.02.2020</b>
<b>ASSETS:</b>	
Cash in hand	64,184
NBT Deposit Reserves	41,711
Balances with other banks and financial institutions	352,094
Loans to customers (Net)	366,672
Net fixed and intangible assets	36,268
Other assets	47,492
<b>TOTAL ASSETS</b>	<b>908,421</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	81,455
Total deposits	649,904
Other liabilities	51,598
<b>TOTAL LIABILITIES</b>	<b>782,956</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	22,663
<b>TOTAL EQUITY</b>	<b>125,465</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>908,421</b>

  
Chief Executive Officer  
Yenten Lama

  
Chief Financial Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov



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## INCOME STATEMENT (in thousand Tajik Somoni)

	29.02.2020
Interest income	17,676
Interest expense	-3,844
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>13,833</b>
Recovery/(provision) for impairment losses	-2,179
<b>NET INTEREST INCOME</b>	<b>11,654</b>
Net gain on foreign exchange operations, fees and commission	2,842
Other income	259
<b>NET NON-INTEREST INCOME</b>	<b>3,101</b>
<b>OPERATING INCOME</b>	<b>14,755</b>
OPERATING EXPENSES	-11,922
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>2,833</b>
Income tax expense	-991
<b>NET PROFIT/ (LOSS)</b>	<b>1,842</b>

  
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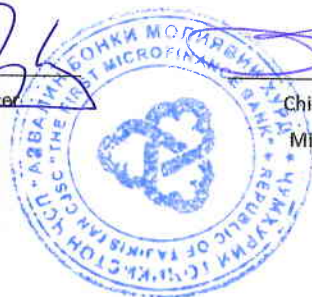
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NBT Prudential norm 29.02.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.16%	12.00%	10.16%
Capital Adequacy Ratios	K1.2	14.14%	10.00%	4.14%
Liquidity Ratios	K2.1	66.28%	30.00%	36.28%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	13.06%	20.00%	-6.94%
Maximum risk per Shareholder	K4.1	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.23%	10.00%	-8.77%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	3.56%	20.00%	-16.44%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	3.80%	10.00%	-6.20%
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.	0.00%	10.00%	-10.00%
Aggregate open short FX position, non-convertible currency	K6.1.4.	0.24%	10.00%	-9.76%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	2.11%	8.00%	-5.89%
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.	0.00%	8.00%	-8.00%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.24%	8.00%	-7.76%

  
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