



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)

	31.01.2020
ASSETS:	
Cash in hand	63,706
NBT Deposit Reserves	40,006
Balances with other banks and financial institutions	362,480
Loans to customers (Net)	365,060
Net fixed and intangible assets	35,768
Other assets	39,000
TOTAL ASSETS	906,019
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	82,366
Total deposits	653,498
Other liabilities	45,513
TOTAL LIABILITIES	781,377
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	21,840
TOTAL EQUITY	124,642
TOTAL LIABILITIES & EQUITY	906,019


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	31.01.2020
Interest income	9,061
Interest expense	-2,012
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	7,048
Recovery/(provision) for impairment losses	-1,236
NET INTEREST INCOME	5,812
Net gain on foreign exchange operations, fees and commission	1,403
Other income	53
NET NON-INTEREST INCOME	1,457
OPERATING INCOME	7,269
OPERATING EXPENSES	-5,703
PROFIT/ (LOSS) BEFORE TAX	1,566
Income tax expense	-548
NET PROFIT/ (LOSS)	1,018


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NBT Prudential norm 31.01.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.00%	12.00%	10.00%
Capital Adequacy Ratios	K1.2	13.90%	10.00%	3.90%
Liquidity Ratios	K2.1	75.86%	30.00%	45.86%
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	13.09%	20.00%	-6.91%
Maximum risk per Shareholder	K4.1	0.21%	2.00%	-1.79%
Maximum Risk per sum of Shareholders	K4.2	1.30%	10.00%	-8.70%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.57%	20.00%	-17.43%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.27%	10.00%	-7.73%
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.	0.29%	10.00%	-9.71%
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.	2.00%	8.00%	-6.00%
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.	0.29%	8.00%	-7.71%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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