




The First MicroFinanceBank


Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

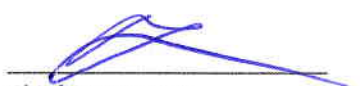
Telephone: (992 37) 227 91 70
Telephone: (992 37) 227 91 71
E-mail: info@fmb.com.tj
www.fmb.tj

FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.03.2020
ASSETS:	
Cash in hand	68,874
NBT Deposit Reserves	43,950
Balances with other banks and financial institutions	394,086
Loans to customers (Net)	374,629
Net fixed and intangible assets	36,432
Other assets	28,735
TOTAL ASSETS	946,706
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	81,354
Total deposits	697,017
Other liabilities	41,832
TOTAL LIABILITIES	820,203
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	23,701
TOTAL EQUITY	126,504
TOTAL LIABILITIES & EQUITY	946,706


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.03.2020
Interest income	27,012
Interest expense	-5,909
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	21,102
Recovery/(provision) for impairment losses	-2,891
NET INTEREST INCOME	18,211
Net gain on foreign exchange operations, fees and commission	4,808
Other income	467
NET NON-INTEREST INCOME	5,275
OPERATING INCOME	23,487
OPERATING EXPENSES	-18,955
PROFIT/ (LOSS) BEFORE TAX	4,532
Income tax expense	-1,652
NET PROFIT/ (LOSS)	2,880


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NBT Prudential norm 31.03.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	21.46%	12.00%	9.46%
Capital Adequacy Ratios	K1.2	13.32%	10.00%	3.32%
Liquidity Ratios	K2.1	67.79%	30.00%	37.79%
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	13.78%	20.00%	-6.22%
Maximum risk per Shareholder	K4.1	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.12%	10.00%	-8.88%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open short FX position	K6.1	2.63%	20.00%	-17.37%
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.	1.75%	10.00%	-8.25%
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.	0.87%	10.00%	-9.13%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.30%	8.00%	-7.70%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	2.07%	8.00%	-5.93%
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.	0.87%	8.00%	-7.13%


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