



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 227 91 70
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E-mail: info@fmfb.com.tj
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.05.2020
ASSETS:	
Cash in hand	65,578
NBT Deposit Reserves	21,916
Balances with other banks and financial institutions	381,400
Loans to customers (Net)	348,304
Net fixed and intangible assets	40,505
Other assets	29,422
TOTAL ASSETS	<u>887,125</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	70,442
Total deposits	656,007
Other liabilities	33,747
TOTAL LIABILITIES	<u>760,196</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	2,895
Retained earnings/losses	23,214
TOTAL EQUITY	<u>126,929</u>
TOTAL LIABILITIES & EQUITY	<u>887,125</u>


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov



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INCOME STATEMENT (in thousand Tajik Somoni)

	31.05.2020
Interest income	45,167
Interest expense	-9,548
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	35,619
Recovery/(provision) for impairment losses	-9,210
NET INTEREST INCOME	26,409
Net gain on foreign exchange operations, fees and commission	7,901
Other income	1,041
NET NON-INTEREST INCOME	8,942
OPERATING INCOME	35,351
OPERATING EXPENSES	-30,011
PROFIT/ (LOSS) BEFORE TAX	5,340
Income tax expense	-2,035
NET PROFIT/ (LOSS)	3,305


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NBT Prudential norm 31.05.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	21.91%	12.00%	9.91%
Capital Adequacy Ratios	K1.2	13.88%	10.00%	3.88%
Liquidity Ratios	K2.1	82.78%	30.00%	52.78%
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	13.46%	20.00%	-6.54%
Maximum risk per Shareholder	K4.1	0.15%	2.00%	-1.85%
Maximum Risk per sum of Shareholders	K4.2	0.49%	10.00%	-9.51%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.37%	20.00%	-14.63%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	5.34%	10.00%	-4.66%
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.	0.03%	10.00%	-9.97%
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.	4.26%	8.00%	-3.74%
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.	0.03%	8.00%	-7.97%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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