



# 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)

	<b>31.07.2020</b>
<b>ASSETS:</b>	
Cash in hand	66,650
NBT Deposit Reserves	21,651
Balances with other banks and financial institutions	413,592
Loans to customers (Net)	336,357
Net fixed and intangible assets	39,856
Other assets	35,430
<b>TOTAL ASSETS</b>	<b>913,536</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	69,321
Total deposits	681,103
Other liabilities	35,318
<b>TOTAL LIABILITIES</b>	<b>785,743</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	4,169
<b>TOTAL EQUITY</b>	<b>127,793</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>913,536</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)

31.07.2020

Interest income

62,285

Interest expense

-12,802

### NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES

49,483

Recovery/(provision) for impairment losses

-13,616

### NET INTEREST INCOME

35,868

Net gain on foreign exchange operations, fees and commission

11,907

Other income

1,380

### NET NON-INTEREST INCOME

13,287

### OPERATING INCOME

49,155

OPERATING EXPENSES

-41,883

### PROFIT/ (LOSS) BEFORE TAX

7,272

Income tax expense

-3,102

### NET PROFIT/ (LOSS)

4,169

  
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<b>NBT Prudential norm 31.07.2020</b>	<b>Symbol</b>	<b>Actual</b>	<b>NBT norm</b>	<b>Variance</b>
Capital Adequacy Ratios	K1.1	22.40%	12.00%	10.40%
Capital Adequacy Ratios	K1.2	13.54%	10.00%	3.54%
Liquidity Ratios	K2.1	85.15%	30.00%	55.15%
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	13.43%	20.00%	-6.57%
Maximum risk per Shareholder	K4.1	0.16%	2.00%	-1.84%
Maximum Risk per sum of Shareholders	K4.2	0.96%	10.00%	-9.04%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.98%	20.00%	-19.02%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.05%	10.00%	-8.95%
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.	0.06%	10.00%	-9.94%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.81%	8.00%	-7.19%
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.	0.06%	8.00%	-7.94%

  
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