




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@fmb.com.tj
www.fmb.com.tj

FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.12.2019
ASSETS:	
Cash in hand	45,742
NBT Deposit Reserves	37,931
Balances with other banks and financial institutions	367,497
Loans to customers (Net)	359,201
Net fixed and intangible assets	35,488
Other assets	30,033
TOTAL ASSETS	<u>875,892</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	82,360
Total deposits	631,530
Other liabilities	38,377
TOTAL LIABILITIES	<u>752,268</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	1,982
Retained earnings/losses	20,822
TOTAL EQUITY	<u>123,624</u>
TOTAL LIABILITIES & EQUITY	<u>875,892</u>


Chief Executive Officer
Yenten Lama


Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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

INCOME STATEMENT (in thousand Tajik Somoni)

	31.12.2019
Interest income	103,150
Interest expense	-22,310
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	80,840
Recovery/(provision) for impairment losses	-5,722
NET INTEREST INCOME	75,119
Net gain on foreign exchange operations, fees and commission	23,663
Other income	2,819
NET NON-INTEREST INCOME	26,482
OPERATING INCOME	101,601
OPERATING EXPENSES	-69,580
PROFIT/ (LOSS) BEFORE TAX	32,021
Income tax expense	-13,762
NET PROFIT/ (LOSS)	18,259


Chief Executive Officer
Yentken Lama


Chief Financial Officer
Mirzosafar Safarov




Chief Accountant
Zafar Zarenov



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@fmb.com.tj
www.fmb.com.tj

NBT Prudential norm 31.12.2019	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20.69%	12.00%	8.69%
Capital Adequacy Ratios	K1.2	13.27%	10.00%	3.27%
Liquidity Ratios	K2.1	77.69%	30.00%	47.69%
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	14.17%	20.00%	-5.83%
Maximum risk per Shareholder	K4.1	0.23%	2.00%	-1.77%
Maximum Risk per sum of Shareholders	K4.2	1.43%	10.00%	-8.57%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.04%	20.00%	-14.96%
Aggregate open short FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.72%	10.00%	-7.28%
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.	2.32%	10.00%	-7.68%
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.	2.24%	8.00%	-5.76%
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.	2.32%	8.00%	-5.68%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


Chief Executive Officer
Yenten Lama




Chief Financial Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov