




# 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@fmb.com.tj  
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## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.10.2020</b>
<b>ASSETS:</b>	
Cash in hand	95,764
NBT Deposit Reserves	22,921
Balances with other banks and financial institutions	457,242
Loans to customers (Net)	344,028
Net fixed and intangible assets	39,496
Other assets	25,453
<b>TOTAL ASSETS</b>	<b>984,904</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	63,587
Total deposits	750,621
Other liabilities	38,021
<b>TOTAL LIABILITIES</b>	<b>852,229</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	9,051
<b>TOTAL EQUITY</b>	<b>132,675</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>984,904</b>

  
Chief Executive Officer  
Yenten Lama

  
Chief Financial Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov





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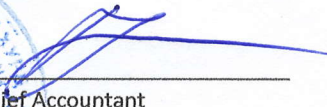
## INCOME STATEMENT (in thousand Tajik Somoni)

	31.10.2020
Interest income	88,369
Interest expense	-17,769
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>70,600</b>
Recovery/(provision) for impairment losses	-15,555
<b>NET INTEREST INCOME</b>	<b>55,045</b>
Net gain on foreign exchange operations, fees and commission	22,359
Other income	1,158
<b>NET NON-INTEREST INCOME</b>	<b>23,517</b>
<b>OPERATING INCOME</b>	<b>78,562</b>
OPERATING EXPENSES	-59,354
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>19,208</b>
Income tax expense	-10,157
<b>NET PROFIT/ (LOSS)</b>	<b>9,051</b>

  
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NBT Prudential norm 31.10.2020	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	22.76%	12.00%	10.76%
Capital Adequacy Ratios	K1.2	12.81%	10.00%	2.81%
Liquidity Ratios	K2.1	80.65%	30.00%	50.65%
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	13.19%	20.00%	-6.81%
Maximum risk per Shareholder	K4.1	0.08%	2.00%	-1.92%
Maximum Risk per sum of Shareholders	K4.2	1.15%	10.00%	-8.85%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.49%	20.00%	-19.51%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	0.58%	10.00%	-9.42%
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.	0.09%	10.00%	-9.91%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.49%	8.00%	-7.51%
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.	0.09%	8.00%	-7.91%

  
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