



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)

ASSETS: **31.03.2021**

Cash in hand	94,892
NBT Deposit Reserves	41,922
Balances with other banks and financial institutions	489,184
Loans to customers (Net)	373,351
Net fixed and intangible assets	37,490
Other assets	28,855

TOTAL ASSETS **1,065,695**

LIABILITIES & EQUITY

LIABILITIES

Payable to banks, financial institutions and Government	59,001
Total deposits	823,113
Other liabilities	41,767

TOTAL LIABILITIES **923,880**

EQUITY

Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	18,191

TOTAL EQUITY **141,815**

TOTAL LIABILITIES & EQUITY **1,065,695**


Chief Executive Officer
Yenten Lama


Deputy Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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INCOME STATEMENT (in thousand Tajik Somoni)

	31.03.2021
Interest income	26,022
Interest expense	-4,804
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	21,217
Recovery/(provision) for impairment losses	1,253
NET INTEREST INCOME	22,471
Net gain on foreign exchange operations, fees and commission	6,488
Other income	188
NET NON-INTEREST INCOME	6,676
OPERATING INCOME	29,147
OPERATING EXPENSES	-18,826
PROFIT/ (LOSS) BEFORE TAX	10,320
Income tax expense	-4,827
NET PROFIT/ (LOSS)	5,493


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Deputy of Chief Executive Officer
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Chief Accountant
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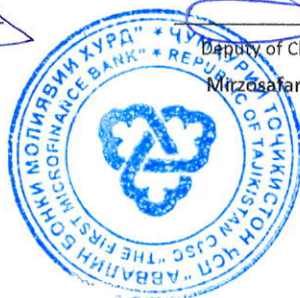
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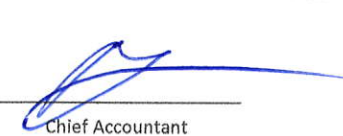
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NBT Prudential norm 31.03.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20.25%	12.00%	8.25%
Capital Adequacy Ratios	K1.2	13.09%	10.00%	3.09%
Liquidity Ratios	K2.1	69.25%	30.00%	39.25%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00%	3	-3
Maximum risk per Large Borrower - Credit Organization	K3.3	13.08%	20.00%	-6.92%
Maximum risk per Shareholder	K4.1	0.13%	2.00%	-1.87%
Maximum Risk per sum of Shareholders	K4.2	1.23%	10.00%	-8.77%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	1.65%	20.00%	-18.35%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.59%	10.00%	-8.41%
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.	0.06%	10.00%	-9.94%
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.	1.58%	8.00%	-6.42%
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.	0.06%	8.00%	-7.94%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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