



# 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  
[www.fmfb.tj](http://www.fmfb.tj)

## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>30.04.2021</b>
<b>ASSETS:</b>	
Cash in hand	100,699
NBT Deposit Reserves	53,868
Balances with other banks and financial institutions	494,917
Loans to customers (Net)	392,164
Net fixed and intangible assets	37,004
Other assets	31,076
<b>TOTAL ASSETS</b>	<b>1,109,728</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	57,640
Total deposits	861,743
Other liabilities	47,671
<b>TOTAL LIABILITIES</b>	<b>967,054</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	19,050
<b>TOTAL EQUITY</b>	<b>142,673</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,109,728</b>

Chief Executive Officer  
Yenten Lama

Deputy Chief Executive Officer  
Mirzosafar Safarov

Chief Accountant  
Zafar Zarenov





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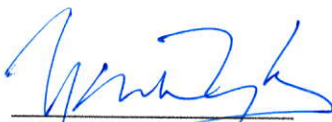
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## INCOME STATEMENT (in thousand Tajik Somoni)

30.04.2021

Interest income	35,187
Interest expense	-6,439
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>28,748</b>
Recovery/(provision) for impairment losses	1,739
<b>NET INTEREST INCOME</b>	<b>30,487</b>
Net gain on foreign exchange operations, fees and commission	10,290
Other income	290
<b>NET NON-INTEREST INCOME</b>	<b>10,580</b>
<b>OPERATING INCOME</b>	<b>41,067</b>
OPERATING EXPENSES	-26,712
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>14,355</b>
Income tax expense	-6,643
<b>NET PROFIT/ (LOSS)</b>	<b>7,712</b>

  
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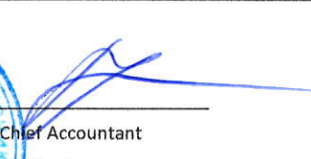
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NBT Prudential norm 30.04.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	19.56%	12.00%	7.56%
Capital Adequacy Ratios	K1.2	12.55%	10.00%	2.55%
Liquidity Ratios	K2.1	78.65%	30.00%	48.65%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-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	0.12%	2.00%	-1.88%
Maximum Risk per sum of Shareholders	K4.2	1.16%	10.00%	-8.84%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open short FX position	K6.1	0.41%	20.00%	-19.59%
Aggregate open long FX position, convertible currency	K6.1.1.	0.00%	10.00%	-10.00%
Aggregate open short FX position, convertible currency	K6.1.2.	0.41%	10.00%	-9.59%
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.	0.01%	10.00%	-9.99%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.29%	8.00%	-7.71%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.70%	8.00%	-7.30%
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.	0.01%	8.00%	-7.99%

  
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