




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

## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	<b>31.05.2021</b>
<b>ASSETS:</b>	
Cash in hand	105,533
NBT Deposit Reserves	55,236
Balances with other banks and financial institutions	470,868
Loans to customers (Net)	406,990
Net fixed and intangible assets	36,556
Other assets	29,810
<b>TOTAL ASSETS</b>	<b><u>1,104,993</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	57,640
Total deposits	858,065
Other liabilities	44,587
<b>TOTAL LIABILITIES</b>	<b><u>960,292</u></b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	21,077
<b>TOTAL EQUITY</b>	<b><u>144,701</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>1,104,993</u></b>

  
Chief Executive Officer  
Yehten Lama

  
Deputy Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov



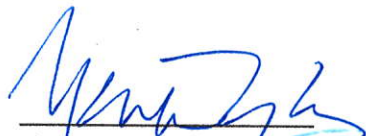



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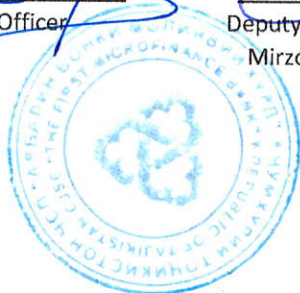
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<b>INCOME STATEMENT</b> <b>(in thousand Tajik Somoni)</b>	<b>31.05.2021</b>
Interest income	44,612
Interest expense	-8,049
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>36,563</b>
Recovery/(provision) for impairment losses	2,261
<b>NET INTEREST INCOME</b>	<b>38,824</b>
Net gain on foreign exchange operations, fees and commission	12,448
Other income	374
<b>NET NON-INTEREST INCOME</b>	<b>12,822</b>
<b>OPERATING INCOME</b>	<b>51,646</b>
OPERATING EXPENSES	-33,606
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>18,040</b>
Income tax expense	-8,300
<b>NET PROFIT/ (LOSS)</b>	<b>9,739</b>

  
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NBT Prudential norm 31.05.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	19.50%	12.00%	7.50%
Capital Adequacy Ratios	K1.2	12.58%	10.00%	2.58%
Liquidity Ratios	K2.1	78.84%	30.00%	48.84%
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	13.23%	20.00%	-6.77%
Maximum risk per Shareholder	K4.1	0.11%	2.00%	-1.89%
Maximum Risk per sum of Shareholders	K4.2	1.19%	10.00%	-8.81%
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.	0.52%	20.00%	-19.48%
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.	0.48%	10.00%	-9.52%
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.	0.03%	10.00%	-9.97%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	0.27%	8.00%	-7.73%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.76%	8.00%	-7.24%
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.	0.03%	8.00%	-7.97%

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