




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)

	30.06.2021
ASSETS:	
Cash in hand	92,029
NBT Deposit Reserves	55,143
Balances with other banks and financial institutions	449,745
Loans to customers (Net)	430,621
Net fixed and intangible assets	35,705
Other assets	27,961
TOTAL ASSETS	<u>1,091,203</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	56,781
Total deposits	839,854
Other liabilities	47,820
TOTAL LIABILITIES	<u>944,454</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	23,126
TOTAL EQUITY	<u>146,749</u>
TOTAL LIABILITIES & EQUITY	<u>1,091,203</u>


Chief Executive Officer
Yenten Lama


Deputy Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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

INCOME STATEMENT (in thousand Tajik Somoni)

30.06.2021

Interest income	54,114
Interest expense	-9,588
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	44,526
Recovery/(provision) for impairment losses	2,661
NET INTEREST INCOME	47,187
Net gain on foreign exchange operations, fees and commission	15,742
Other income	198
NET NON-INTEREST INCOME	15,941
OPERATING INCOME	63,128
OPERATING EXPENSES	-41,462
PROFIT/(LOSS) BEFORE TAX	21,665
Income tax expense	-9,877
NET PROFIT/(LOSS)	11,788


Chief Executive Officer
Yenten Lama


Deputy of Chief Executive Officer
Mirzosafar Safarov


Chief Accountant
Zafar Zarenov





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

NBT Prudential norm 30.06.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	18.81%	12.00%	6.81%
Capital Adequacy Ratios	K1.2	12.86%	10.00%	2.86%
Liquidity Ratios	K2.1	83.29%	30.00%	53.29%
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	0.00%	20.00%	-20.00%
Maximum risk per Shareholder	K4.1	0.11%	2.00%	-1.89%
Maximum Risk per sum of Shareholders	K4.2	1.14%	10.00%	-8.86%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.19%	20.00%	-14.81%
Aggregate open short FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1	5.34%	10.00%	-4.66%
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	0.15%	10.00%	-9.85%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1	4.15%	8.00%	-3.85%
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	0.15%	8.00%	-7.85%


Chief Executive Officer
Yenten Lama


Deputy of Chief Executive Officer
Mirzosafar Safarov




Chief Accountant
Zafar Zarenov