




The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

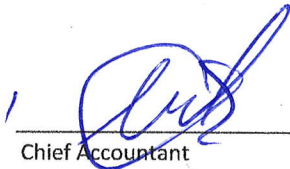
Telephone: (992 37) 227 91 70
Telephone: (992 37) 227 91 71
E-mail: info@fmb.com.tj
www.fmb.tj

FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.10.2021
ASSETS:	
Cash in hand	97,887
NBT Deposit Reserves	56,664
Balances with other banks and financial institutions	416,542
Loans to customers (Net)	468,182
Net fixed and intangible assets	33,268
Other assets	31,583
TOTAL ASSETS	<u>1,104,126</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	50,944
Total deposits	840,356
Other liabilities	58,069
TOTAL LIABILITIES	<u>949,369</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	31,133
TOTAL EQUITY	<u>154,757</u>
TOTAL LIABILITIES & EQUITY	<u>1,104,126</u>


Chief Executive Officer
Yenten Lama




Chief Accountant
Zafar Zarenov



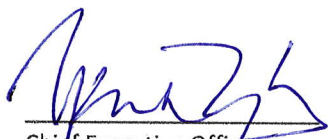
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INCOME STATEMENT (in thousand Tajik Somoni)

	31.10.2021
Interest income	95,539
Interest expense	-15,883
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	79,656
Recovery/(provision) for impairment losses	3,724
NET INTEREST INCOME	83,380
Net gain on foreign exchange operations, fees and commission	24,177
Other income	379
NET NON-INTEREST INCOME	24,556
OPERATING INCOME	107,936
OPERATING EXPENSES	-72,048
PROFIT/ (LOSS) BEFORE TAX	35,888
Income tax expense	-16,093
NET PROFIT/ (LOSS)	19,795


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Deputy Chief Executive Officer
Mirzosafar Safarov




Chief Accountant
Zafar Zarenov

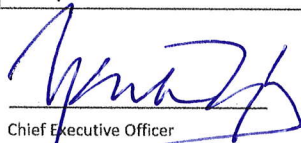


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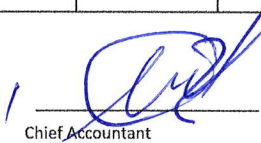
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NBT Prudential norm 31.10.2021	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	18.66%	12.00%	6.66%
Capital Adequacy Ratios	K1.2	12.97%	10.00%	2.97%
Liquidity Ratios	K2.1	75.69%	30.00%	45.69%
Maximum risk per Large Borrower	K3.1	0.00%	20.00%	-20.00%
Maximum risk per sum of Large Borrowers	K3.2	0.00	3	-3.0
Maximum risk per Large Borrower - Credit Organization	K3.3	0.00%	20.00%	-20.00%
Maximum risk per Shareholder	K4.1	0.09%	2.00%	-1.91%
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	3.16%	20.00%	-16.84%
Aggregate open short FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.28%	10.00%	-7.72%
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.	0.88%	10.00%	-9.12%
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.	2.04%	8.00%	-5.96%
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.	0.88%	8.00%	-7.12%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%


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