



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@fimb.com.tj
www.fimb.tj

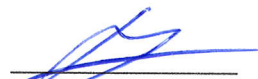
FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.04.2022
ASSETS:	
Cash in hand	91,985
NBT Deposit Reserves	60,616
Balances with other banks and financial institutions	469,159
Loans to customers (Net)	488,401
Net fixed and intangible assets	35,086
Other assets	22,042
	<hr/>
TOTAL ASSETS	1,167,288
	<hr/>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	45,567
Total deposits	880,003
Other liabilities	69,130
	<hr/>
TOTAL LIABILITIES	994,701
	<hr/>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	48,964
	<hr/>
TOTAL EQUITY	172,587
	<hr/>
TOTAL LIABILITIES & EQUITY	1,167,288
	<hr/>



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)

	30.04.2022
Interest income	41,560
Interest expense	-5,970
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	35,590
Recovery/(provision) for impairment losses	-3,809
NET INTEREST INCOME	31,781
Net gain on foreign exchange operations, fees and commission	11,253
Other income	2,133
NET NON-INTEREST INCOME	13,386
OPERATING INCOME	45,167
OPERATING EXPENSES	-32,089
PROFIT/ (LOSS) BEFORE TAX	13,078
Income tax expense	-4,577
NET PROFIT/ (LOSS)	8,501

Chief Executive Officer
Yenten Laha



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@fmb.tj
www.fmb.tj

NBT Prudential norm 30.04.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	20.77%	12.00%	8.77%
Capital Adequacy Ratios	K1.2	14.61%	10.00%	4.61%
Liquidity Ratios	K2.1	84.70%	30.00%	54.70%
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	0.12%	2.00%	-1.88%
Maximum Risk per sum of Shareholders	K4.2	1.00%	10.00%	-9.00%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.24%	20.00%	-17.76%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.87%	10.00%	-8.13%
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.	0.36%	10.00%	-9.64%
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.	1.45%	8.00%	-6.55%
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.	0.36%	8.00%	-7.64%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

Chief Executive Officer
Yelten Lame

Deputy Chief Executive Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov

