




# 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)

	31.05.2022
<b>ASSETS:</b>	
Cash in hand	152,172
NBT Deposit Reserves	54,421
Balances with other banks and financial institutions	436,311
Loans to customers (Net)	470,061
Net fixed and intangible assets	34,546
Other assets	18,759
<b>TOTAL ASSETS</b>	<b>1,166,270</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	44,472
Total deposits	871,082
Other liabilities	75,073
<b>TOTAL LIABILITIES</b>	<b>990,627</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	52,019
<b>TOTAL EQUITY</b>	<b>175,643</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,166,270</b>

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


## INCOME STATEMENT (in thousand Tajik Somoni)

31.05.2022

Interest income	52,300
Interest expense	-7,522
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>44,779</b>
Recovery/(provision) for impairment losses	-4,583
<b>NET INTEREST INCOME</b>	<b>40,196</b>
Net gain on foreign exchange operations, fees and commission	17,957
Other income	-312
<b>NET NON-INTEREST INCOME</b>	<b>17,645</b>
<b>OPERATING INCOME</b>	<b>57,841</b>
OPERATING EXPENSES	-40,062
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>17,778</b>
Income tax expense	-6,222
<b>NET PROFIT/ (LOSS)</b>	<b>11,556</b>

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

NBT Prudential norm 31.05.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	21.91%	12.00%	9.91%
Capital Adequacy Ratios	K1.2	14.67%	10.00%	4.67%
Liquidity Ratios	K2.1	89.32%	30.00%	59.32%
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	0.11%	2.00%	-1.89%
Maximum Risk per sum of Shareholders	K4.2	0.98%	10.00%	-9.02%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	9.64%	20.00%	-10.36%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	9.61%	10.00%	-0.39%
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.	0.02%	10.00%	-9.98%
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.	5.57%	8.00%	-2.43%
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.	0.02%	8.00%	-7.98%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

  
Chief Executive Officer  
Yenken Lama



  
Deputy Chief Executive Officer  
Mirzosalar Safarov

  
Chief Accountant  
Zafar Zarenov