



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

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E-mail: info@fmfb.com.tj
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FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.07.2022
ASSETS:	
Cash in hand	128,071
NBT Deposit Reserves	53,220
Balances with other banks and financial institutions	393,888
Loans to customers (Net)	483,205
Net fixed and intangible assets	33,214
Other assets	17,234
TOTAL ASSETS	<u>1,108,833</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	42,478
Total deposits	816,530
Other liabilities	69,986
TOTAL LIABILITIES	<u>928,994</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	56,215
TOTAL EQUITY	<u>179,839</u>
TOTAL LIABILITIES & EQUITY	<u>1,108,833</u>

Acting Chief Executive Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov





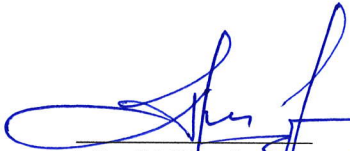
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INCOME STATEMENT (in thousand Tajik Somoni)

	31.07.2022
Interest income	72,610
Interest expense	-10,535
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	62,074
Recovery/(provision) for impairment losses	-5,977
NET INTEREST INCOME	56,098
Net gain on foreign exchange operations, fees and commission	28,862
Other income	-1,331
NET NON-INTEREST INCOME	27,531
OPERATING INCOME	83,629
OPERATING EXPENSES	-55,705
PROFIT/ (LOSS) BEFORE TAX	27,924
Income tax expense	-9,671
NET PROFIT/ (LOSS)	18,253


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NBT Prudential norm 31.07.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	23.12%	12.00%	11.12%
Capital Adequacy Ratios	K1.2	15.50%	10.00%	5.50%
Liquidity Ratios	K2.1	84.58%	30.00%	54.58%
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	0.96%	10.00%	-9.04%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	1.98%	20.00%	-18.02%
Aggregate open short FX position	K6.1	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	1.95%	10.00%	-8.05%
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.	0.03%	10.00%	-9.97%
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.	1.85%	8.00%	-6.15%
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.	0.03%	8.00%	-7.97%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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