



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

## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	30.11.2022
<b>ASSETS:</b>	
Cash in hand	210,149
NBT Deposit Reserves	51,724
Balances with other banks and financial institutions	314,812
Loans to customers (Net)	504,018
Net fixed and intangible assets	33,794
Other assets	16,658
<b>TOTAL ASSETS</b>	<b>1,131,155</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	36,658
Total deposits	831,462
Other liabilities	67,681
<b>TOTAL LIABILITIES</b>	<b>935,801</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	71,730
<b>TOTAL EQUITY</b>	<b>195,354</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,131,155</b>

Acting Chief Executive Officer  
Mirzosafar Safarov

Chief Accountant  
Zafar Zarahov





# 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)

30.11.2022

Interest income	113,648
Interest expense	-16,456
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>97,192</b>
Recovery/(provision) for impairment losses	-5,908
<b>NET INTEREST INCOME</b>	<b>91,284</b>
Net gain on foreign exchange operations, fees and commission	44,745
Other income	-1,218
<b>NET NON-INTEREST INCOME</b>	<b>43,528</b>
<b>OPERATING INCOME</b>	<b>134,812</b>
OPERATING EXPENSES	-84,786
<b>PROFIT/(LOSS) BEFORE TAX</b>	<b>50,026</b>
Income tax expense	-16,258
<b>NET PROFIT/(LOSS)</b>	<b>33,768</b>

Acting Chief Executive Officer  
Mirzosafar Safardov

Chief Accountant  
Zafar Zardnov





# 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 30.11.2022	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	24.25%	12.00%	12.25%
Capital Adequacy Ratios	K1.2	15.72%	10.00%	5.72%
Liquidity Ratios	K2.1	74.32%	30.00%	44.32%
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 Shareholder	K4.1	0.21%	2.00%	-1.79%
Maximum Risk per sum of Shareholders	K4.2	1.08%	10.00%	-8.92%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	5.06%	20.00%	-14.94%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	5.07%	10.00%	-4.93%
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.	0.01%	10.00%	-9.99%
Aggregate open long FX position, separate currency, convertible currency	K6.2.1.	4.95%	8.00%	-3.05%
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.	0.01%	8.00%	-7.99%

  
Acting Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zafar Zarenov

