



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)

	30.04.2023
ASSETS:	
Cash in hand	237,383
NBT Deposit Reserves	55,747
Balances with other banks and financial institutions	291,048
Loans to customers (Net)	557,262
Net fixed and intangible assets	37,295
Other assets	24,007
TOTAL ASSETS	<u>1,202,743</u>
LIABILITIES & EQUITY	
LIABILITIES	
Payable to banks, financial institutions and Government	29,878
Total deposits	886,088
Other liabilities	77,921
TOTAL LIABILITIES	<u>993,887</u>
EQUITY	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	85,232
TOTAL EQUITY	<u>208,856</u>
TOTAL LIABILITIES & EQUITY	<u>1,202,743</u>

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)

	30.04.2023
Interest income	41,795
Interest expense	-5,748
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES	36,047
Recovery/(provision) for impairment losses	-502
NET INTEREST INCOME	35,546
Net gain on foreign exchange operations, fees and commission	9,814
Other income	233
NET NON-INTEREST INCOME	10,047
OPERATING INCOME	45,593
OPERATING EXPENSES	-30,994
PROFIT/ (LOSS) BEFORE TAX	14,599
Income tax expense	-3,471
NET PROFIT/ (LOSS)	11,128

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

NBT Prudential norm 30.04.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	25.20%	12.00%	13.20%
Capital Adequacy Ratios	K1.2	16.76%	10.00%	6.76%
Capital Adequacy Ratios Tier One	K1.3	18.75%	8.00%	10.75%
Liquidity Ratios	K2.1	69.38%	30.00%	39.38%
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	0.20%	2.00%	-1.80%
Maximum Risk per sum of Shareholders	K4.2	1.14%	10.00%	-8.86%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	2.44%	20.00%	-17.56%
Aggregate open short FX position	K6.1.	0.00%	20.00%	-20.00%
Aggregate open long FX position, convertible currency	K6.1.1.	2.40%	10.00%	-7.60%
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.	0.05%	10.00%	-9.95%
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.	2.06%	8.00%	-5.94%
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.	0.05%	8.00%	-7.95%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

Chief Executive Officer
Mirzosafar Safarov

Chief Accountant
Zafar Zarenov

