




# The First MicroFinanceBank


Head Office  
Pushkin Street 10  
Dushanbe 734 003  
Tajikistan

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[www.fmb.tj](http://www.fmb.tj)

## FINANCIAL STATEMENT (in thousand Tajik Somoni)

	31.05.2023
<b>ASSETS:</b>	
Cash in hand	217,215
NBT Deposit Reserves	54,939
Balances with other banks and financial institutions	246,033
Loans to customers (Net)	590,631
Net fixed and intangible assets	36,881
Other assets	23,800
<b>TOTAL ASSETS</b>	<b>1,169,499</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>LIABILITIES</b>	
Payable to banks, financial institutions and Government	29,877
Total deposits	854,494
Other liabilities	73,145
<b>TOTAL LIABILITIES</b>	<b>957,516</b>
<b>EQUITY</b>	
Share capital	93,340
General reserves	7,480
Other reserves	22,804
Retained earnings/losses	88,359
<b>TOTAL EQUITY</b>	<b>211,983</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,169,499</b>

  
Chief Executive Officer  
Mirzosafar Safarov

  
Chief Accountant  
Zalar Zarenov





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## INCOME STATEMENT (in thousand Tajik Somoni)

	31.05.2023
Interest income	53,354
Interest expense	-7,423
<b>NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES</b>	<b>45,931</b>
Recovery/(provision) for impairment losses	-788
<b>NET INTEREST INCOME</b>	<b>45,143</b>
Net gain on foreign exchange operations, fees and commission	12,467
Other income	489
<b>NET NON-INTEREST INCOME</b>	<b>12,955</b>
<b>OPERATING INCOME</b>	<b>58,099</b>
OPERATING EXPENSES	-39,439
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>18,660</b>
Income tax expense	-4,405
<b>NET PROFIT/ (LOSS)</b>	<b>14,255</b>

  
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NBT Prudential norm 31.05.2023	Symbol	Actual	NBT norm	Variance
Capital Adequacy Ratios	K1.1	24.84%	12.00%	13.20%
Capital Adequacy Ratios	K1.2	17.45%	10.00%	6.76%
Capital Adequacy Ratios Tier One	K1.3	18.27%	8.00%	10.75%
Liquidity Ratios	K2.1	61.23%	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	1.09%	10.00%	-8.86%
Equity Investments	K.5	0.00%	10.00%	-10.00%
Aggregate open long FX position	K6.1	1.71%	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.	1.43%	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.	0.28%	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.	1.48%	8.00%	-5.94%
Aggregate open short FX position, separate currency, convertible currency	K6.2.2.	0.05%	8.00%	-8.00%
Aggregate open long FX position, separate currency, non-convertible currency	K6.2.3.	0.28%	8.00%	-7.95%
Aggregate open short FX position, separate currency, non-convertible currency	K6.2.4.	0.00%	8.00%	-8.00%

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