



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 227 91 70
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E-mail: info@fmfb.com.tj
www.fmfb.tj

INCOME STATEMENT (in thousand Tajik Somoni)

| | 31.03.2024 |
|---|---------------|
| Interest income | 38,253 |
| Interest expense | -5,121 |
| NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES | 33,132 |
| Recovery/(provision) for impairment losses | 235 |
| NET INTEREST INCOME | 33,367 |
| Net gain on foreign exchange operations, fees and commission | 5,593 |
| Other income | 85 |
| NET NON-INTEREST INCOME | 5,678 |
| OPERATING INCOME | 39,045 |
| OPERATING EXPENSES | -27,913 |
| PROFIT/ (LOSS) BEFORE TAX | 11,132 |
| Income tax expense | -2,726 |
| NET PROFIT/ (LOSS) | 8,406 |


Chief Executive Officer
Mirzosafar Safarov


Chief Finance Officer
Sergey Sharipov


Chief Accountant
Zafar Zarenov





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FINANCIAL STATEMENT (in thousand Tajik Somoni)

| | 31.03.2024 |
|---|--------------------------------|
| ASSETS: | |
| Cash in hand | 91,070 |
| NBT Deposit Reserves | 47,065 |
| Balances with other banks and financial institutions | 283,740 |
| Loans to customers (Net) | 669,994 |
| Net fixed and intangible assets | 39,347 |
| Other assets | 19,877 |
| TOTAL ASSETS | <u><u>1,151,093</u></u> |
| LIABILITIES & EQUITY | |
| LIABILITIES | |
| Payable to banks, financial institutions and Government | 24,670 |
| Total deposits | 804,074 |
| Other liabilities | 77,207 |
| TOTAL LIABILITIES | <u><u>905,951</u></u> |
| EQUITY | |
| Share capital | 93,340 |
| General reserves | 7,480 |
| Other reserves | 22,804 |
| Retained earnings/losses | 121,518 |
| TOTAL EQUITY | <u><u>245,142</u></u> |
| TOTAL LIABILITIES & EQUITY | <u><u>1,151,093</u></u> |


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Mirzosafar Safarov




Chief Accountant
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| NBT Prudential norm 31.03.2024 | Symbol | Actual | NBT norm | Variance |
|---|---------|--------|----------|----------|
| Capital Adequacy Ratios | K1.1 | 26.55% | 12.00% | 14.55% |
| Capital Adequacy Ratios | K1.2 | 21.06% | 10.00% | 11.06% |
| Capital Adequacy Ratios Tier One | K1.3 | 20.46% | 10.00% | 10.46% |
| Liquidity Ratios | K2.1 | 63.69% | 30.00% | 33.69% |
| Maximum risk per Large Borrower | K3.1 | 17.01% | 20.00% | -2.99% |
| Maximum risk per sum of Large Borrowers | K3.2 | 0.17 | 3 | -2.83 |
| Maximum risk per Shareholder | K4.1 | 0.47% | 2.00% | -1.53% |
| Maximum Risk per sum of Shareholders | K4.2 | 1.18% | 10.00% | -8.82% |
| Equity Investments | K.5 | 0.00% | 10.00% | -10.00% |
| Aggregate open long FX position | K6.1 | 3.63% | 20.00% | -16.37% |
| Aggregate open short FX position | K6.1. | 0.00% | 20.00% | -20.00% |
| Aggregate open long FX position, convertible currency | K6.1.1. | 3.34% | 10.00% | -6.66% |
| 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. | 0.29% | 10.00% | -9.71% |
| 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. | 2.28% | 8.00% | -5.72% |
| 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. | 0.29% | 8.00% | -7.71% |
| Aggregate open short FX position, separate currency, non-convertible currency | K6.2.4. | 0.00% | 8.00% | -8.00% |


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 Mirzosafar Safarov


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 Sergey Sharipov


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