

Единый портал корпоративной информации

Отчеты

"Mikrokreditbank" ATB

Quarterly report of the banks

1	NAME OF THE ISSUER:	
	Full	"Mikrokreditbank" aksiyadorlik-tijorat banki
	Short:	"Mikrokreditbank" ATB
	Name of stock exchange ticker:	MCBA, MCBAP
2	CORPORATE NEWS	
	Location:	100096, Тошкент шаҳар, Чилонзор тумани, Лутфий кўчаси, 14 уй
	Postal address:	100096, Тошкент шаҳар, Чилонзор тумани, Лутфий кўчаси, 14 уй
	E-mail address:	info@mikrokreditbank.uz (mailto:info@mikrokreditbank.uz)
	Official Website:	www.mikrokreditbank.uz (https:// www.mikrokreditbank.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	АКБ "Микрокредитбанк"
	Current account:	298020005000000433050
	MFI:	433
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	37
	присвоенные органом государственной налоговой службы (ИНН):	200547792
	присвоенные органами государственной статистики	
	КФС:	144

ОКПО:	15142540
ОКОНХ:	96120
СОАТО:	1726294

5	Balance sheet	
	Категории	тыс. сум.
	ASSETS	
	1. Cash and other payment documents	153000988.00
	2. Due from Central Bank of Uzbekistan	222125027.00
	3. Due from other banks	270941523.00
	4. Trade accounts	119577002.00
	a. Securities	119576827.00
	b. Precious metals, coins, stones	175.00
	c. Less: Reserves for possible losses on purchase and sale accounts	
	d. Net purchase and sale accounts	
	5 a. Investments	6941924.00
	b. Less: Reserves for possible losses on investments	
	c. Net investments	6941924.00
	6. Securities purchased under REPO agreement	
	7. Loans and leasing transactions	3264320117.00
	a. Gross loans	
	b. Gross leasing transactions	
	c. Less: Reserves for possible losses on loans and leasing transactions	106167568.00
	d. Net loans and leasing transactions	3158152549.00

8 a. Purchased commercial notes		
b. Less: Reserves for possible losses on purchased commercial notes		
c. Net purchased commercial papers		
9. Liabilities of customers on financial instruments		
10. Net fixed assets	122240777.00	
11. Due accrued interest	25748242.00	
12. Other owned property of the bank		
a. Investments in real estate		
b. Other assets acquired during credit settlements	3320335.00	
c. Less: Reserves for possible losses on other own property of the bank	3320335.00	
d. Net other owned property of the bank		
13. Other assets	23992887.00	
14. Total assets	4102887919.00	
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits	413123715.00	
16. Savings deposits		
17. Term deposits	1133735264.00	
18. Due to Central Bank of Uzbekistan		
19. Due to other banks	325405381.00	
20. Securities sold under REPO agreement		
21. Due loans and leasing operations	1226116692.00	
22. Subordinated debt obligations	21699.00	

23. Due accrued interests	14699782.00	
24. Other liabilities	51265715.00	
25. Total liabilities	3164368248.00	
EQUITY		
26. Authorized capital		
a. Ordinary shares	694041079.00	
b. Privileged stocks	144180.00	
27. Additional paid-in capital		
28. Reserve capital		
a. Reserve fund for general purposes	45754103.00	
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds	6566446.00	
29. Retained profit	-72986136.00	
30. Total equity	938519671.00	
31. Total liabilities and equity	4102887919.00	

6	Report on financial results	
	Категории	тыс. сум.
	1. INTEREST INCOME	
	a. Interest income in accounts at the Central Bank of Uzbekistan	81594.00
	b. Interest income in accounts at other banks	4596670.00
	c. Interest income on purchased commercial notes	
	d. Interest income on investments	266170.00

e. Interest income on securities' purchase and sale accounts	1556967.00	
f. Interest income on customer liabilities		
g. Interest income on customers liabilities on the outstanding acceptances of the bank		
h. Interest, discount (discounts) and contributions on credit and leasing transactions	237940371.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	90498567.00	
k. Total interest income	334940339.00	
2. INTEREST EXPENSES		
a. Interest expenses on demand deposits	587046.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	62533016.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	25225787.00	
f. Total interest expenses on deposits	88345849.00	
g. Due interest expenses on loans	13327615.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	89693725.00	
j. Total interest expenses on liabilities	103021340.00	
k. Total interest expenses	191367189.00	
3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING	143573150.00	

a. Less: Estimation of possible losses on loans and leasing	70465589.00	
b. Net interest income after estimation of possible losses on loans and leasing	73107561.00	
4. NON-INTEREST INCOME		
a. Income on commission and fees for services	35650713.00	
b. Profit in foreign currency	4350450.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	22957.00	
e. Other non-interest income	31026483.00	
f. Total non-interest income	71050603.00	
5. NON-INTEREST EXPENSES		
a. Expenses on commission and fees for service	10661993.00	
b. Losses in foreign currency	3700090.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	318639.00	
f. Total non-interest expenses	14680722.00	
6. NET INCOME BEFORE OPERATING EXPENSES	129477442.00	
7. OPERATING EXPENSES		
a. Salaries and other expenses for employees	80426877.00	
b. Lease and maintenance	15452931.00	
c. Assignment and transportation expenses	2652579.00	
d. Administrative expenses	4472186.00	

e. Representation and charity	1782836.00	
f. Depreciation	9467293.00	
g. Insurance, taxes and other expenses	7988523.00	
h. Total operating expenses	122243225.00	
8. ESTIMATION OF NON-LOAN LOSSES	1273249.00	
9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	5960968.00	
a. Estimation of income tax	3199271.00	
10. INCOME BEFORE AMENDMENTS	2761697.00	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
11. NET PROFIT (LOSS)	2761697.00	

7	Responsible persons	
	Full name of the Executive body's Head:	Низамов Азиз Кобилжанович
	Full name of the chief accountant:	Тайлаков Исмоил Рамизович
	Full name of authorized person, who published information on the website:	Ниязова Хилола Акрамовна

Источник: <https://openinfo.uz/reports/bank/quarter/408>

Дата: 28.04.2024