

# 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

<b>5</b>	<b>Balance sheet</b>	
	Категории	тыс. сум.
	<b>ASSETS</b>	
	1. Cash and other payment documents	92052067.00
	2. Due from Central Bank of Uzbekistan	158031375.00
	3. Due from other banks	74665042.00
	4. Trade accounts	
	a. Securities	
	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	3091924.00
	b. Less: Reserves for possible losses on investments	
	c. Net investments	3091924.00
	6. Securities purchased under REPO agreement	
	7. Loans and leasing transactions	2271217664.00
	a. Gross loans	2328373618.00
	b. Gross leasing transactions	2328373618.00
	c. Less: Reserves for possible losses on loans and leasing transactions	57155954.00
	d. Net loans and leasing transactions	2271217664.00

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	99545424.00	
11. Due accrued interest	13762666.00	
12. Other owned property of the bank	1770560.00	
a. Investments in real estate		
b. Other assets acquired during credit settlements	4966136.00	
c. Less: Reserves for possible losses on other own property of the bank	3195576.00	
d. Net other owned property of the bank		
<b>13. Other assets</b>	54547584.00	
<b>14. Total assets</b>	2768684481.00	
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits	367619256.00	
16. Savings deposits	801404625.00	
17. Term deposits	801404625.00	
18. Due to Central Bank of Uzbekistan		
19. Due to other banks	180604040.00	
20. Securities sold under REPO agreement		
21. Due loans and leasing operations	659639497.00	
22. Subordinated debt obligations		

23. Due accrued interests	4898878.00	
24. Other liabilities	89977646.00	
<b>25. Total liabilities</b>	<b>2104165641.00</b>	
<b>EQUITY</b>		
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	43894582.00	
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds	5478511.00	
29. Retained profit	-79039512.00	
<b>30. Total equity</b>	<b>664518840.00</b>	
<b>31. Total liabilities and equity</b>	<b>276868448.00</b>	

<b>6</b>	<b>Report on financial results</b>	
	Категории	тыс. сум.
	<b>1. INTEREST INCOME</b>	
	a. Interest income in accounts at the Central Bank of Uzbekistan	
	b. Interest income in accounts at other banks	989637.00
	c. Interest income on purchased commercial notes	
	d. Interest income on investments	

e. Interest income on securities' purchase and sale accounts	166605.00	
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	211952002.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	83257530.00	
<b>k. Total interest income</b>	<b>296365774.00</b>	
<b>2. INTEREST EXPENSES</b>		
a. Interest expenses on demand deposits	256142.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	62812257.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	7966771.00	
<b>f. Total interest expenses on deposits</b>	<b>71035170.00</b>	
g. Due interest expenses on loans	5338935.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	78027384.00	
<b>j. Total interest expenses on liabilities</b>	<b>83366319.00</b>	
<b>k. Total interest expenses</b>	<b>154401489.00</b>	
<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	<b>141964285.00</b>	

a. Less: Estimation of possible losses on loans and leasing	59352316.00	
b. Net interest income after estimation of possible losses on loans and leasing	82611969.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	47619262.00	
b. Profit in foreign currency	20207729.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	30701.00	
e. Other non-interest income	60898784.00	
<b>f. Total non-interest income</b>	<b>128756476.00</b>	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	12661189.00	
b. Losses in foreign currency	17254095.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	544902.00	
<b>f. Total non-interest expenses</b>	<b>30460186.00</b>	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>180908259.00</b>	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	100438272.00	
b. Lease and maintenance	15942895.00	
c. Assignment and transportation expenses	3136123.00	
d. Administrative expenses	6243588.00	

e. Representation and charity	6840061.00	
f. Depreciation	13551599.00	
g. Insurance, taxes and other expenses	19018835.00	
<b>h. Total operating expenses</b>	<b>165171373.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>	<b>1079735.00</b>	
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>14657151.00</b>	
a. Estimation of income tax	8911571.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>5745580.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>5745580.00</b>	

<b>7</b>	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Алмарданов Отабек
	Full name of the chief accountant:	Тайлаков Исмоил
	Full name of authorized person, who published information on the website:	Худойбердиев Ойбек

Источник: <https://openinfo.uz/reports/bank/quarter/324>

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