

# 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	<b>Balance sheet</b>	
	Категории	тыс. сум.
	<b>ASSETS</b>	
	1. Cash and other payment documents	299440678.00
	2. Due from Central Bank of Uzbekistan	140371838.00
	3. Due from other banks	507191201.00
	4. Trade accounts	153899272.00
	a. Securities	153899272.00
	b. Precious metals, coins, stones	175.00
	c. Less: Reserves for possible losses on purchase and sale accounts	-1899272.00
	d. Net purchase and sale accounts	
	5 a. Investments	378924.00
	b. Less: Reserves for possible losses on investments	271704.00
	c. Net investments	107220.00
	6. Securities purchased under REPO agreement	
	7. Loans and leasing transactions	9260557829.00
	a. Gross loans	9260557829.00
	b. Gross leasing transactions	
	c. Less: Reserves for possible losses on loans and leasing transactions	-266475837.00
	d. Net loans and leasing transactions	

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	204352674.00	
11. Due accrued interest		
12. Other owned property of the bank		
a. Investments in real estate		
b. Other assets acquired during credit settlements		
c. Less: Reserves for possible losses on other own property of the bank		
d. Net other owned property of the bank		
<b>13. Other assets</b>	97686971.00	
<b>14. Total assets</b>		
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits	491689994.00	
16. Savings deposits		
17. Term deposits	2255377511.00	
18. Due to Central Bank of Uzbekistan		
19. Due to other banks	1634636552.00	
20. Securities sold under REPO agreement		
21. Due loans and leasing operations	4382277308.00	
22. Subordinated debt obligations		

23. Due accrued interests	54756336.00	
24. Other liabilities	24731964.00	
<b>25. Total liabilities</b>	<b>45009204.00</b>	
<b>EQUITY</b>		
26. Authorized capital		
a. Ordinary shares	1641584276.00	
b. Privileged stocks	144180.00	
27. Additional paid-in capital		
28. Reserve capital		
a. Reserve fund for general purposes	61238713.00	
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds	11536357.00	
29. Retained profit	59663831.00	
<b>30. Total equity</b>	<b>1774167357.00</b>	
<b>31. Total liabilities and equity</b>	<b>10645189610.00</b>	

6	<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	454110.00
	b. Interest income in accounts at other banks	9007702.00
	c. Interest income on purchased commercial notes	
	d. Interest income on investments	

e. Interest income on securities' purchase and sale accounts	5737616.00	
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	322246944.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	157255330.00	
<b>k. Total interest income</b>	<b>494701702.00</b>	
<b>2. INTEREST EXPENSES</b>		
a. Interest expenses on demand deposits	2443724.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	68425024.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	37401842.00	
<b>f. Total interest expenses on deposits</b>	<b>108270590.00</b>	
g. Due interest expenses on loans	84718756.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	157005563.00	
<b>j. Total interest expenses on liabilities</b>	<b>241724319.00</b>	
<b>k. Total interest expenses</b>	<b>349994909.00</b>	
<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>		

a. Less: Estimation of possible losses on loans and leasing	293082331.00	
b. Net interest income after estimation of possible losses on loans and leasing	2000.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	26718257.00	
b. Profit in foreign currency	36107948.00	
c. Profit on commercial operations		
d. Profit and dividends on investments		
e. Other non-interest income	235995371.00	
<b>f. Total non-interest income</b>	<b>298821576.00</b>	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	7435859.00	
b. Losses in foreign currency	31534289.00	
c. Losses on purchase and sale accounts	1038968.00	
d. Losses from investments		
e. Other non-interest expenses	7686232.00	
<b>f. Total non-interest expenses</b>	<b>47695348.00</b>	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>		
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	60121357.00	
b. Lease and maintenance	12610709.00	
c. Assignment and transportation expenses	1412968.00	
d. Administrative expenses	3206136.00	

e. Representation and charity	1980477.00	
f. Depreciation	8215222.00	
g. Insurance, taxes and other expenses	5049120.00	
<b>h. Total operating expenses</b>	<b>92595989.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>		
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>10152701.00</b>	
a. Estimation of income tax	2127232.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>8025469.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>8025469.00</b>	

<b>7</b>	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Алланиязов Бахадир Уббиниязович
	Full name of the chief accountant:	Рахмонов Фарход Бахрамович
	Full name of authorized person, who published information on the website:	Ниязова Хилола Акрамовна

Источник: <https://openinfo.uz/reports/bank/quarter/575>

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