

# Единый портал корпоративной информации

## Отчеты

"Ipoteka-bank" ATIB

Quarterly report of the banks

<b>1</b>	<b>NAME OF THE ISSUER:</b>	
Full		"Ipoteka-bank" aksiyadorlik tijorat ipoteka banki
Short:		"Ipoteka-bank" ATIB
Name of stock exchange ticker:		IPTB, IPTBP
<b>2</b>	<b>CORPORATE NEWS</b>	
Location:	100000, Республика Узбекистан, город Ташкент, Мирзо-Улугбекский район, улица Шахрисабз, 30.	
Postal address:	100000, Республика Узбекистан, город Ташкент, Мирзо-Улугбекский район, улица Шахрисабз, 30.	
E-mail address:	<a href="mailto:info@ipotekabank.uz">info@ipotekabank.uz</a> (mailto:info@ipotekabank.uz)	
Official Website:	<a href="http://www.ipotekabank.uz">www.ipotekabank.uz</a> ( <a href="https://www.ipotekabank.uz">https://www.ipotekabank.uz</a> )	
<b>3</b>	<b>БАНКОВСКИЕ РЕКВИЗИТЫ</b>	
Наименование обслуживающего банка:		
Current account:		
MFI:		
<b>4</b>	<b>РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА</b>	
присвоенные регистрирующим органом:	Акционерный коммерческий ипотечный банк «Ипотека-банк» зарегистрирован 30 апреля 2005 года Центральным банком Республики Узбекистан под номером 74.	
присвоенные органом государственной налоговой службы (ИНН):	202858483	

**присвоенные органами государственной  
статистики**

КФС:	144
ОКПО:	17068947
ОКОНХ:	96120
COATO:	1726269

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**Balance sheet**

Категории	тыс. сум.
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**ASSETS**

1. Cash and other payment documents	1093513398.00	
2. Due from Central Bank of Uzbekistan	1187315117.00	
3. Due from other banks	6754839742.00	
4. Trade accounts	3676192000.00	
a. Securities	3772796000.00	
b. Precious metals, coins, stones	684.00	
c. Less: Reserves for possible losses on purchase and sale accounts		
d. Net purchase and sale accounts	3676192000.00	
5 a. Investments	129752037.00	
b. Less: Reserves for possible losses on investments		6567099.00
c. Net investments	123184938.00	
6. Securities purchased under REPO agreement		
7. Loans and leasing transactions	31576389663.00	
a. Gross loans		
b. Gross leasing transactions		

c. Less: Reserves for possible losses on loans and leasing transactions		629296411.00
d. Net loans and leasing transactions	30947093252.00	
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	329680658.00	
11. Due accrued interest	923933764.00	
12. Other owned property of the bank	67675330.00	
a. Investments in real estate		
b. Other assets acquired during credit settlements	216385895.00	
c. Less: Reserves for possible losses on other own property of the bank		177863447.00
d. Net other owned property of the bank	29152882.00	
<b>13. Other assets</b>	997024252.00	
<b>14. Total assets</b>	45708913704.00	

#### LIABILITIES AND EQUITY

#### LIABILITIES

15. Demand deposits	9932366441.00	
16. Savings deposits		
17. Term deposits	8211569192.00	
18. Due to Central Bank of Uzbekistan		
19. Due to other banks	2202162219.00	
20. Securities sold under REPO agreement		

21. Due loans and leasing operations	13871415157.00	
22. Subordinated debt obligations	424092049.00	
23. Due accrued interests	524218549.00	
24. Other liabilities	882428111.00	
<b>25. Total liabilities</b>	<b>40199056290.00</b>	

### **EQUITY**

26. Authorized capital	2989584339.00	
a. Ordinary shares	2981532339.00	
b. Privileged stocks	8052000.00	
27. Additional paid-in capital	754434.00	
28. Reserve capital	581436029.00	
a. Reserve fund for general purposes	559337947.00	
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds	22098082.00	
29. Retained profit	1938082612.00	
<b>30. Total equity</b>	<b>5509857414.00</b>	
<b>31. Total liabilities and equity</b>	<b>45708913704.00</b>	

<b>6</b>	<b>Report on financial results</b>	
	Категории	
<b>тыс. сум.</b>		
	<b>1. INTEREST INCOME</b>	
a. Interest income in accounts at the Central Bank of Uzbekistan	26327806.00	
b. Interest income in accounts at other banks	70443626.00	

c. Interest income on purchased commercial notes		
d. Interest income on investments		
e. Interest income on securities' purchase and sale accounts	331151689.00	
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	2844765539.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	1438522747.00	
<b>k. Total interest income</b>	<b>4711211407.00</b>	

## 2. INTEREST EXPENSES

a. Interest expenses on demand deposits	20760025.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	720992596.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	50679886.00	
<b>f. Total interest expenses on deposits</b>	<b>792432507.00</b>	
g. Due interest expenses on loans	448645670.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	1688670257.00	
<b>j. Total interest expenses on liabilities</b>	<b>2137315927.00</b>	
<b>k. Total interest expenses</b>	<b>2929748434.00</b>	

<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	1781462973.00	
a. Less: Estimation of possible losses on loans and leasing	1243101759.00	
b. Net interest income after estimation of possible losses on loans and leasing	84823694.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	324885803.00	
b. Profit in foreign currency	1038837988.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	1409872.00	
e. Other non-interest income	1230779974.00	
<b>f. Total non-interest income</b>	2595913637.00	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	70108090.00	
b. Losses in foreign currency	951505984.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	16362.00	
<b>f. Total non-interest expenses</b>	1021630436.00	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	1659106895.00	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	526640382.00	
b. Lease and maintenance	53596448.00	

c. Assignment and transportation expenses	4812768.00	
d. Administrative expenses	18948693.00	
e. Representation and charity	33489281.00	
f. Depreciation	55206189.00	
g. Insurance, taxes and other expenses	16974126.00	
<b>h. Total operating expenses</b>	<b>709667887.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>		
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>949439008.00</b>	
a. Estimation of income tax	200540347.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>748898661.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>748898661.00</b>	

7	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Иномжонов Элёр Исройлович
	Full name of the chief accountant:	Норметов Элёр Зафарович
	Full name of authorized person, who published information on the website:	Маликова Хилола Рустамовна

Источник: <https://openinfo.uz/reports/bank/quarter/740>

Дата: 02.02.2026