

# Единый портал корпоративной информации

## Отчеты

ATB "Universal bank"

Quarterly report of the banks

1 NAME OF THE ISSUER:	
Full	Aksiyadorlik-tijorat banki "Universal bank"
Short:	ATB "Universal bank"
Name of stock exchange ticker:	UNVB
2 CORPORATE NEWS	
Location:	Ферганская область, г. Коканд, ул.Шохрухобод
Postal address:	150700, Ферганская область, г. Коканд, ул.Шохрухобод
E-mail address:	<a href="mailto:info@universalbank.uz">info@universalbank.uz</a> (mailto:info@universalbank.uz)
Official Website:	<a href="http://www.universalbank.uz">www.universalbank.uz</a> (https:// www.universalbank.uz)
3 БАНКОВСКИЕ РЕКВИЗИТЫ	
Наименование обслуживающего банка:	АКБ "Универсал банк"
Current account:	29896000
MFI:	973
4 РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
присвоенные регистрирующим органом:	
присвоенные органом государственной налоговой службы (ИНН):	203556638
присвоенные органами государственной статистики	
КФС:	144

ОКПО:	18017857
ОКОНХ:	96120
COATO:	1730405

5	<b>Balance sheet</b>	
	Категории	тыс. сум.
<b>ASSETS</b>		
1.	Cash and other payment documents	153970522.00
2.	Due from Central Bank of Uzbekistan	658137422.00
3.	Due from other banks	13882497.00
4.	Trade accounts	578389.00
a.	Securities	
b.	Precious metals, coins, stones	
c.	Less: Reserves for possible losses on purchase and sale accounts	
d.	Net purchase and sale accounts	578389.00
5 a.	Investments	
b.	Less: Reserves for possible losses on investments	
c.	Net investments	
6.	Securities purchased under REPO agreement	
7.	Loans and leasing transactions	
a.	Gross loans	778329976.00
b.	Gross leasing transactions	519426.00
c.	Less: Reserves for possible losses on loans and leasing transactions	20719601.00
d.	Net loans and leasing transactions	758129801.00

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	147152163.00	
11. Due accrued interest	23286554.00	
12. Other owned property of the bank		
a. Investments in real estate	16210176.00	
b. Other assets acquired during credit settlements	1832140.00	
c. Less: Reserves for possible losses on other own property of the bank	2586976.00	
d. Net other owned property of the bank	15455340.00	
<b>13. Other assets</b>	153209942.00	
<b>14. Total assets</b>	1923802630.00	

#### **LIABILITIES AND EQUITY**

##### **LIABILITIES**

15. Demand deposits		584872978.00
16. Savings deposits		
17. Term deposits		816064374.00
18. Due to Central Bank of Uzbekistan		
19. Due to other banks		69285328.00
20. Securities sold under REPO agreement		
21. Due loans and leasing operations		34815094.00
22. Subordinated debt obligations		

23. Due accrued interests		8806522.00
24. Other liabilities		83538838.00
<b>25. Total liabilities</b>		<b>1597383134.00</b>

### **EQUITY**

26. Authorized capital		
a. Ordinary shares		139085100.00
b. Privileged stocks		
27. Additional paid-in capital		72333.00
28. Reserve capital		8048245.00
a. Reserve fund for general purposes		6506901.00
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds		1541344.00
29. Retained profit		179213818.00
<b>30. Total equity</b>		<b>326419496.00</b>
<b>31. Total liabilities and equity</b>		<b>1923802630.00</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	4587975.00	
b. Interest income in accounts at other banks	2206616.00	
c. Interest income on purchased commercial notes		
d. Interest income on investments	7462113.00	

e. Interest income on securities' purchase and sale accounts	7462113.00	
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	109885384.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	104226521.00	
<b>k. Total interest income</b>	<b>228368609.00</b>	

## **2. INTEREST EXPENSES**

a. Interest expenses on demand deposits	73861.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	79312344.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	3327351.00	
<b>f. Total interest expenses on deposits</b>	<b>82713556.00</b>	
g. Due interest expenses on loans	1338880.00	
h. Interest expenses on sold securities under REPO agreements	765046.00	
i. Other interest expenses	89790880.00	
<b>j. Total interest expenses on liabilities</b>	<b>91894806.00</b>	
<b>k. Total interest expenses</b>	<b>174608362.00</b>	
<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	<b>53760247.00</b>	

a. Less: Estimation of possible losses on loans and leasing	22369866.00	
b. Net interest income after estimation of possible losses on loans and leasing	31390381.00	

#### **4. NON-INTEREST INCOME**

a. Income on commission and fees for services	246909605.00	
b. Profit in foreign currency	154970988.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	463345.00	
e. Other non-interest income	15973017.00	
<b>f. Total non-interest income</b>	<b>418316955.00</b>	

#### **5. NON-INTEREST EXPENSES**

a. Expenses on commission and fees for service	107796567.00	
b. Losses in foreign currency	85806485.00	
c. Losses on purchase and sale accounts	27213.00	
d. Losses from investments		
e. Other non-interest expenses	23773.00	
<b>f. Total non-interest expenses</b>	<b>193654040.00</b>	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>256053296.00</b>	

#### **7. OPERATING EXPENSES**

a. Salaries and other expenses for employees	48264738.00	
b. Lease and maintenance	8127995.00	
c. Assignment and transportation expenses	671458.00	
d. Administrative expenses	4023629.00	

e. Representation and charity	5558540.00	
f. Depreciation	15433944.00	
g. Insurance, taxes and other expenses	4396339.00	
<b>h. Total operating expenses</b>	<b>86476643.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>	<b>6410965.00</b>	
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>163165688.00</b>	
a. Estimation of income tax	32788327.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>130377361.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>130377361.00</b>	

7	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Буваназаров Алишер Анварович
	Full name of the chief accountant:	Абдуллаев Шавкатжон Исмоилович
	Full name of authorized person, who published information on the website:	Исаков Шохрух Илхомович

Источник: <https://openinfo.uz/reports/bank/quarter/755>

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