

# 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:	100047, Тошкент шаҳри, Амир Темур шох кўчаси, 4-уй
	Postal address:	100047, Тошкент шаҳри, Амир Темур шох кўчаси, 4-уй
	E-mail address:	<a href="mailto:info@mikrokreditbank.uz">info@mikrokreditbank.uz</a> (mailto:info@mikrokreditbank.uz)
	Official Website:	<a href="http://www.mikrokreditbank.uz">www.mikrokreditbank.uz</a> (https:// www.mikrokreditbank.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	АКБ "Микрокредитбанк"
	Current account:	29802000500000433050
	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	430123630.00
	2. Due from Central Bank of Uzbekistan	445048429.00
	3. Due from other banks	485714380.00
	4. Trade accounts	406646272.00
	a. Securities	409300000.00
	b. Precious metals, coins, stones	175.00
	c. Less: Reserves for possible losses on purchase and sale accounts	-2653728.00
	d. Net purchase and sale accounts	
	5 a. Investments	107220.00
	b. Less: Reserves for possible losses on investments	
	c. Net investments	107220.00
	6. Securities purchased under REPO agreement	
	7. Loans and leasing transactions	11998880954.00
	a. Gross loans	12212670565.00
	b. Gross leasing transactions	25148831.57
	c. Less: Reserves for possible losses on loans and leasing transactions	213789611.00
	d. Net loans and leasing transactions	11785091343.00

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	375328543.00	
11. Due accrued interest	632464057.00	
12. Other owned property of the bank	109152921.00	
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	-48718159.00	
d. Net other owned property of the bank		
<b>13. Other assets</b>	453598159.00	
<b>14. Total assets</b>	15288346581.00	
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits	768682783.00	
16. Savings deposits	12761766.50	
17. Term deposits	3638615870.50	
18. Due to Central Bank of Uzbekistan		
19. Due to other banks	2401788860.00	
20. Securities sold under REPO agreement		
21. Due loans and leasing operations	4563130767.00	
22. Subordinated debt obligations	50000000.00	

23. Due accrued interests	111378533.00	
24. Other liabilities	71110470.00	
<b>25. Total liabilities</b>	<b>11617469050.00</b>	
<b>EQUITY</b>		
26. Authorized capital		
a. Ordinary shares	3547187627.00	
b. Privileged stocks	145359.00	
27. Additional paid-in capital		
28. Reserve capital	32900862.00	
a. Reserve fund for general purposes	25023773.00	
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds	7877089.00	
29. Retained profit	90643683.00	
<b>30. Total equity</b>	<b>3670877531.00</b>	
<b>31. Total liabilities and equity</b>	<b>15288346581.00</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	20595770.00
	b. Interest income in accounts at other banks	22419270.00
	c. Interest income on purchased commercial notes	
	d. Interest income on investments	55854628.00

e. Interest income on securities' purchase and sale accounts		
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	1271752097.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	505729253.00	
<b>k. Total interest income</b>	<b>1820496390.00</b>	
<b>2. INTEREST EXPENSES</b>		
a. Interest expenses on demand deposits	22741511.00	
b. Interest expenses on savings deposits	2355840.71	
c. Interest expenses on term deposits	304805218.29	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	141446259.00	
<b>f. Total interest expenses on deposits</b>	<b>471348829.00</b>	
g. Due interest expenses on loans	269637614.00	
h. Interest expenses on sold securities under REPO agreements	92658.00	
i. Other interest expenses	501733287.00	
<b>j. Total interest expenses on liabilities</b>	<b>771463559.00</b>	
<b>k. Total interest expenses</b>	<b>1242812388.00</b>	
<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	<b>577684002.00</b>	

a. Less: Estimation of possible losses on loans and leasing	455056331.00	
b. Net interest income after estimation of possible losses on loans and leasing		
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	140490928.00	
b. Profit in foreign currency	274146637.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	573866.00	
e. Other non-interest income	272649129.00	
<b>f. Total non-interest income</b>	<b>687860560.00</b>	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	37688596.00	
b. Losses in foreign currency	275542560.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	1354320.00	
<b>f. Total non-interest expenses</b>	<b>314585476.00</b>	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>551757383.00</b>	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	320315594.00	
b. Lease and maintenance	58794445.00	
c. Assignment and transportation expenses	6990407.00	
d. Administrative expenses	14191408.00	

e. Representation and charity	13063373.00	
f. Depreciation	39142358.00	
g. Insurance, taxes and other expenses	23693318.00	
<b>h. Total operating expenses</b>	<b>476190903.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>		
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>		
a. Estimation of income tax	27286503.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>48279977.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>48279977.00</b>	

<b>7</b>	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Сулаймонов Рустам Довутович
	Full name of the chief accountant:	Рахмонов Фарход Бахрамович
	Full name of authorized person, who published information on the website:	Ашуров Юсуф Зиёдуллоевич

Источник: <https://openinfo.uz/reports/bank/quarter/761>

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