

Единый портал корпоративной информации

Отчеты

Xalq Banki
Bank's annual report

The body of the issuer who took the decision	Годовое общее собрание акционеров банка
Дата утверждения отчета	07.07.2023

1	NAME OF THE ISSUER:	
	Full	"O'zbekiston Respublikasi aksiyadorlik tijorat Xalq Banki"
	Short:	Xalq Banki
	Name of stock exchange ticker:	XKVK
2	CORPORATE NEWS	
	Location:	г. Ташкент, Чиланзарский район, улица Катартал, 46.
	Postal address:	100096, г. Ташкент, Чиланзарский район, улица Катартал, 46.
	E-mail address:	info@xb.uz (mailto:info@xb.uz)
	Official Website:	www.xb.uz (https://www.xb.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	Главное операционное управление Акционерного коммерческого Народного банка Республики Узбекистан
	Current account:	29896 000 300 001 125 001
	MFI:	1125
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	25

присвоенные органом государственной налоговой службы (ИНН):	207215726
присвоенные органами государственной статистики	
КФС:	213
ОКПО:	14929863
ОКОНХ:	96130
СОАТО:	1726294

Международные стандарты финансовой отчётности (МСФО)	Скачать отчет (https://openinfo.uz/media/int_report/EY_FS_signed_31.12.2022.pdf)
--	---

5	Показатели финансово-экономического состояния эмитента	
	Profitability of the authorized capital, coefficient	0.1%
	Coverage of total solvency, coefficient	120.2%
	Ratio of absolute liquidity, coefficient	40.2%
	Ratio of own and attracted funds, coefficient	21.3%
	The ratio of the issuer's own and borrowed funds:	20.2

8	Изменения в составе наблюдательного совета, ревизионной комиссии или исполнительного органа					
	дата принятия решения	дата вступления к обязанностям	Ф.И.О.	Должность	Орган эмитента, принявший решение	Избран (назначен) / выведен из состава (уволен, истечение срока полномочий)
	06.04.2022	06.04.2022	Styuard Louson	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	выведен из состава (уволен)

06.04.2022	06.04.2022	Ishmetov Temur Amindjanovich	Bank Kengashi Raisi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Boboev Adiz Muzaffarovich	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Ibragimov Djamol Kamilovich	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Zaynutdinov Sirojiddin Sayfutdinovich	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Rodjer Tomson	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Kaiser Nasim	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Taron Ganjalyan	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Sabirov Nazimjon Madaminovich	Bank Taftish komissiyasi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Sayfutdinov Sherxon Safarbaevich	Bank Taftish komissiyasi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
06.04.2022	06.04.2022	Nabiev Xisrav Orifjonovich	Bank Taftish komissiyasi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
28.04.2022	28.04.2022	Shernazorov Kiyomiddin Boynazarovich	Bosh buxgalter	Bank Kengashi	Избран (назначен)
29.06.2022	29.06.2022	Sabirov Nazimjon Madaminovich	Bank Taftish komissiyasi a'zosi	Aksiyadorlar umumiy yig'ilishi	выведен из состава (уволен)

29.06.2022	29.06.2022	Sayfutdinov Sherxon Safarbaevich	Bank Taftish komissiyasi a'zosi	Aksiyadorlar umumiy yig'ilishi	выведен из состава (уволен)
29.06.2022	29.06.2022	Nabiev Xisrav Orifjonovich	Bank Taftish komissiyasi a'zosi	Aksiyadorlar umumiy yig'ilishi	выведен из состава (уволен)
29.06.2022	29.06.2022	Ishmetov Temur Amindjanovich	Bank Kengashi Raisi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
29.06.2022	29.06.2022	Boboev Adiz Muzaffarovich	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
29.06.2022	29.06.2022	Ibragimov Djamol Kamilovich	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
29.06.2022	29.06.2022	Zaynutdinov Sirojiddin Sayfutdinovich	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
29.06.2022	29.06.2022	Rodjer Tomson	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
29.06.2022	29.06.2022	Kaiser Nasim	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)
29.06.2022	29.06.2022	Taron Ganjalyan	Bank Kengashi a'zosi	Aksiyadorlar umumiy yig'ilishi	Избран (назначен)

10	Information on the important facts for the year			
	Наименование существенного факта	№ существенного факта	Дата наступления существенного факта	Дата публикации существенного факта
	Filiallar ro'yxatidagi o'zgarishlar	9	09.02.2022	10.02.2022
	Emitentning yuqori boshqaruv organi tomonidan qabul qilingan qarorlar	6	15.04.2022	15.04.2022

Affillangan shaxslar tarkibidagi o'zgarishlar	36	15.04.2022	15.04.2022
Taftish komissiyasi tarkibidagi o'zgarishlar	8	15.04.2022	18.04.2022
Kuzatuv kengashi tarkibidagi o'zgarishlar	8	15.04.2022	18.04.2022
Filiallar ro'yxatidagi o'zgarishlar	9	29.04.2022	29.04.2022
Ijro organi tarkibidagi o'zgarishlar	8	06.05.2022	06.05.2022
Affillangan shaxslar tarkibidagi o'zgarishlar	36	06.05.2022	06.05.2022
Kuzatuv kengashi tarkibidagi o'zgarishlar	8	07.07.2022	08.07.2022
Taftish komissiyasi tarkibidagi o'zgarishlar	8	07.07.2022	08.07.2022
Emitentning yuqori boshqaruv organi tomonidan qabul qilingan qarorlar	6	07.07.2022	08.07.2022
Affillangan shaxslar tarkibidagi o'zgarishlar	36	07.07.2022	08.07.2022
Emitentning yuqori boshqaruv organi tomonidan qabul qilingan qarorlar	6	19.07.2022	21.07.2022
Emitentning yuqori boshqaruv organi tomonidan qabul qilingan qarorlar	6	24.10.2022	24.10.2022

11	Balance sheet	
	Категории	В тыс. сум.
	ASSETS	
	1. Cash and other payment documents	1448130415.00
	2. Due from Central Bank of Uzbekistan	1015550882.00

3. Due from other banks	2256342227.00
4. Trade accounts	3983806236.00
a. Securities	4130027470.00
b. Precious metals, coins, stones	-146194764.00
c. Less: Reserves for possible losses on purchase and sale accounts	26470.00
d. Net purchase and sale accounts	
5 a. Investments	166392508.00
b. Less: Reserves for possible losses on investments	
c. Net investments	
6. Securities purchased under REPO agreement	
7. Loans and leasing transactions	20059715927.00
a. Gross loans	21665615114.00
b. Gross leasing transactions	
c. Less: Reserves for possible losses on loans and leasing transactions	1605899187.00
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	1076729805.00
11. Due accrued interest	1388381592.00
12. Other owned property of the bank	11389395.00
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	
d. Net other owned property of the bank	
13. Other assets	433574241.00
14. Total assets	31671895149.00
LIABILITIES AND EQUITY	
LIABILITIES	
15. Demand deposits	2510009344.00
16. Savings deposits	11072699308.00
17. Term deposits	
18. Due to Central Bank of Uzbekistan	394877.00
19. Due to other banks	2303703343.00
20. Securities sold under REPO agreement	642000000.00
21. Due loans and leasing operations	7663429336.00
22. Subordinated debt obligations	788477000.00
23. Due accrued interests	946688863.00
24. Other liabilities	50104626.00
25. Total liabilities	374969416.00
EQUITY	
26. Authorized capital	7433379790.00
a. Ordinary shares	
b. Privileged stocks	7433379790.00
27. Additional paid-in capital	
28. Reserve capital	67905413.00
a. Reserve fund for general purposes	46241092.00

a.1.out of which:, reserves created on standard assets	
b. Reserve for devaluation	
c. Other reserves and funds	21664321.00
29. Retained profit	-2182118429.00
30. Total equity	5319166774.00
31. Total liabilities and equity	5319166774.00

12	Report on financial results	
	Категории	В тыс. сум.
	1. INTEREST INCOME	
	a. Interest income in accounts at the Central Bank of Uzbekistan	89174717.00
	b. Interest income in accounts at other banks	261273771.00
	c. Interest income on purchased commercial notes	10622875.00
	d. Interest income on investments	51934311.00
	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	2906330705.00
	i. Interest income on purchased securities under REPO agreements	
	j. Other interest income	1357865802.00
	k. Total interest income	4677234273.00
	2. INTEREST EXPENSES	

a. Interest expenses on demand deposits	7455538.00
b. Interest expenses on savings deposits	611247824.00
c. Interest expenses on term deposits	
d. Interest expenses due to the Central Bank of Uzbekistan	
e. Interest expenses due to other banks	76612055.00
f. Total interest expenses on deposits	695315417.00
g. Due interest expenses on loans	535577465.00
h. Interest expenses on sold securities under REPO agreements	1787562.00
i. Other interest expenses	2224004419.00
j. Total interest expenses on liabilities	2761369446.00
k. Total interest expenses	3456684863.00
3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING	1220549410.00
a. Less: Estimation of possible losses on loans and leasing	1982465412.00
b. Net interest income after estimation of possible losses on loans and leasing	-1258526956.00
4. NON-INTEREST INCOME	
a. Income on commission and fees for services	961413725.00
b. Profit in foreign currency	144041249.00
c. Profit on commercial operations	519816545.00
d. Profit and dividends on investments	10688787.00
e. Other non-interest income	1350407114.00
f. Total non-interest income	2986367420.00
5. NON-INTEREST EXPENSES	

a. Expenses on commission and fees for service	116741486.00
b. Losses in foreign currency	99917938.00
c. Losses on purchase and sale accounts	
d. Losses from investments	
e. Other non-interest expenses	42925127.00
f. Total non-interest expenses	259584551.00
6. NET INCOME BEFORE OPERATING EXPENSES	1468255913.00
7. OPERATING EXPENSES	
a. Salaries and other expenses for employees	930637940.00
b. Lease and maintenance	177148314.00
c. Assignment and transportation expenses	20517729.00
d. Administrative expenses	86959428.00
e. Representation and charity	12325664.00
f. Depreciation	155381950.00
g. Insurance, taxes and other expenses	77347022.00
h. Total operating expenses	1460318047.00
8. ESTIMATION OF NON-LOAN LOSSES	
9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	7937866.00
a. Estimation of income tax	
10. INCOME BEFORE AMENDMENTS	7937866.00
a. Net unexpected income or loss	
b. Other net adjustments to profit	
11. NET PROFIT (LOSS)	7937866.00

Наименование аудиторской организации	Дата выдачи лицензии	Номер лицензии	Вид заключения	Дата выдачи аудиторского заключения	Номер аудиторского заключения	Ф.И.О. аудитора (аудиторов), проводившего проверку	Копия аудиторского заключения
"Ernst & Young" MChJ auditorilik tashkiloti	2019-04-17	816	-	2023-05-31		A. Azamov	

16	Список аффилированных лиц (по состоянию на конец отчетного года)			
	Ф.И.О. или полное наименование	Местонахождение (местожительство) (государство, область, город, район)	Основание, по которому они признаются аффилированными лицами	Дата (наступления основания (-ий))
	O'zbekiston Respublikasi Moliya vazirligi	100008, Toshkent sh., Istiqlol ko'chasi, 29 uy.	Bankning oddiy, ovoz beruvchi 20 foizdan ko'p aksiyalariga ega	2020-02-28
	O'zbekiston Respublikasi Tiklanish va taraqqiyot jamg'armasi	100084, Toshkent sh., Amir Temur ko'chasi, 101.	Bankning oddiy, ovoz beruvchi 20 foizdan ko'p aksiyalariga ega	2017-09-29
	"UZPAYNET" MChJ	100021, Toshkent sh., Furkat ko'chasi, 10-uy.	Bank mazkur jamiyatning 20 foizdan ortiq ulushiga egalik qiladi	2009-09-08
	"Xalq Sug'urta" AJ	100031, Toshkent sh., Shota Rustaveli ko'chasi, 9.	Bank mazkur jamiyatning 20 foizdan ortiq ulushiga egalik qiladi	2011-05-16

Aksiyadorlik tijorat banki “Qishloq qurilish bank”	100011, Toshkent sh., Navoiy ko‘chasi, 18A- uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
“Asaka” aksiyadorlik tijorat banki	100015, Toshkent sh., Nukus ko‘chasi, 67-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
“Agrobank” aksiyadorlik tijorat banki	100096, Toshkent sh., Muqimiy ko‘chasi, 43- uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
“Ipoteka-bank” aksiyadorlik tijorat ipoteka banki	100000, Toshkent sh., Shahrisabz ko‘chasi, 30-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06

“Mikrokreditbank” aksiyadorlik-tijorat banki	100096, Toshkent sh. Lutfiy ko‘chasi, 14-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
«Kafolat Sug'urta kompaniyasi» aksiyadorlik jamiyati	100017, Toshkent sh., Mustaqillik maydoni, 5.	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
«O'zagrosug'urta» aksiyadorlik jamiyati	100017, Toshkent sh., Mustaqillik maydoni, 5.	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
Aksiyadorlik jamiyati «Qurilishmashlizing» Lizing kompaniyasi	100060, Toshkent sh, Shahrisabz ko'chasi, 30-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o‘z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06

"Qishloq qurilish invest" IK MChJ	100060, Toshkent sh, Shahrisabz ko'chasi, 36-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
"O'zbekinvest" eksport-import milliy sug'urta kompaniyasi	100017, Toshkent sh., A.Qodiriy k., 2 uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-02-06
"O'ZMELIOMASHLIZING" DUK	100008, Toshkent sh., Mustaqillik maydoni, 5.	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2018-05-01
"O'zbekiston Respublikasi Tashqi iqtisodiy faoliyat milliy banki" aksiyadorlik jamiyati	100084, Toshkent shahri, Yunusobod tumani, Amir Temur ko'chasi, 101	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2020-02-15

"O'zbekiston sanoat-qurilish banki" aksiyadorlik tijorat banki	100000, Toshkent shahri, Yunusobod tumani, Shahrizabz ko'chasi, 3-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-09-29
"Turonbank" aksiyadorlik tijorat banki	100011, Toshkent shahri, Shayxontoxur tumani, Abay ko'chasi, 4a	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2018-04-20
Aksiyadorlik tijorat "Aloqabank"	100047, Toshkent shahri, Mirobod tumani, Amir Temur shoh ko'chasi, 4-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-11-14
"O'zagroeksportbank" aksiyadorlik tijorat banki	100212, Toshkent shahri, Yunusobod tumani, Amir Temur ko'chasi, 79A-uy	Mazkur yuridik shaxs ustav kapitalida 20 va undan ortiq foiziga egalik qilayotgan shaxs va o'z navbatida ushbu aksiyadorlik jamiyatning 20 va undan ortiq foiziga egalik qilayotgan shaxs	2017-12-12

Ishmetov Timur Amindjanovich	Toshkent shahri	O'zbekiston Respublikasi Moliya vaziri, Kuzatuv kengashi Raisi	2022-06-29
Boboyev Adiz Muzafarovich	Toshkent shahri	O'zbekiston Respublikasi Iqtisodiy taraqqiyot va kambag'allikni qisqartirish vaziri o'rinbosari - Kuzatuv kengashi a'zosi	2022-06-29
Ibragimov Djamol Kamilovich	Toshkent shahri	O'zbekiston Respublikasi Tiklanish va taraqqiyot jamg'armasi boshqarma boshlig'i o'rinbosari - Kuzatuv kengashi a'zosi	2022-06-29
Zaynutdinov Sirojiddin	Sankt-Peterburg, Rossiya Federatsiyasi	Rossiya Federatsiyasi "Gruppa ILIM" aksiyadorlik jamiyati Ichki audit bo'yicha Vitse Prezidenti - Kuzatuv kengashining mustaqil a'zosi	2022-06-29
Kayzer Nasim	Kanada	Xalqaro rivojlantirish va Inevstitsion bank bo'yicha mutaxassis - Kuzatuv kengashining mustaqil a'zosi	2022-06-29
Rodger Tomson	AQSH	Mustaqil a'zo – Investitsion bank va kapital bozori bo'yicha mutaxassis, London, Buyuk Britaniya	2022-06-29
Taron Ganjalyan	Niderlandiya	LINKS Analytics B.V. ijrochi direktori, Gaaga, Niderlandiya	2022-06-29
Atabaev Shuhrat Xaldarovich	Toshkent shahri	Bank Boshqaruvi Raisi	2022-05-31

Azimov Zafar Abdumajidovich	Toshkent shahri	Bank Boshqaruvi Raisining birinchi o'rinbosari	2022-05-31
Ruziyev Farrux Aralovich	Toshkent shahri	Bank Boshqaruvi Raisi o'rinbosari	2022-05-31
Kutliyev Dilshod Orifovich	Toshkent shahri	Bank Boshqaruvi Raisi o'rinbosari	2022-05-31
Raxmonov Tohir Ziyatovich	Toshkent shahri	Bank Boshqaruvi Raisi o'rinbosari	2022-05-31
Rashidova Gulzoda Ataxanovna	Toshkent viloyati	Bank Boshqaruvi Raisi o'rinbosari	2022-05-31
Shernazarov Qiyomiddin Boynazarovich	Toshkent shahri	Buxgalteriya hisobi va hisoboti departamenti direktori - Bosh buxgalter	2022-04-28
Tashmatov Nuritdin Zubaydullayevich	Toshkent shahri	Yuridik departament direktori - bank Boshqaruvi a'zosi	2022-05-31

Источник: <https://openinfo.uz/reports/bank/annual/278>

Дата: 12.05.2024