

# 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:	info@universalbank.uz (mailto:info@universalbank.uz)
	Official Website:	www.universalbank.uz (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
СОАТО:	1730405

5	<b>Balance sheet</b>	
	Категории	тыс. сум.
	<b>ASSETS</b>	
	1. Cash and other payment documents	208906067.00
	2. Due from Central Bank of Uzbekistan	256061496.00
	3. Due from other banks	69118384.00
	4. Trade accounts	
	a. Securities	63864000.00
	b. Precious metals, coins, stones	
	c. Less: Reserves for possible losses on purchase and sale accounts	2460949.00
	d. Net purchase and sale accounts	61403051.00
	5 a. Investments	578389.00
	b. Less: Reserves for possible losses on investments	
	c. Net investments	578389.00
	6. Securities purchased under REPO agreement	96196964.00
	7. Loans and leasing transactions	
	a. Gross loans	1110579114.00
	b. Gross leasing transactions	434348.00
	c. Less: Reserves for possible losses on loans and leasing transactions	10367831.00
	d. Net loans and leasing transactions	1100645631.00

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	202867110.00	
11. Due accrued interest	20798584.00	
12. Other owned property of the bank		
a. Investments in real estate	137990.00	
b. Other assets acquired during credit settlements	360000.00	
c. Less: Reserves for possible losses on other own property of the bank	360000.00	
d. Net other owned property of the bank	137990.00	
<b>13. Other assets</b>	107712400.00	
<b>14. Total assets</b>	2124426066.00	
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		577759473.00
16. Savings deposits		
17. Term deposits		908621433.00
18. Due to Central Bank of Uzbekistan		4671534.00
19. Due to other banks		50213401.00
20. Securities sold under REPO agreement		
21. Due loans and leasing operations		65335623.00
22. Subordinated debt obligations		

23. Due accrued interests		9994513.00
24. Other liabilities		96491888.00
<b>25. Total liabilities</b>		1713087865.00
<b>EQUITY</b>		
26. Authorized capital		
a. Ordinary shares		300000000.00
b. Privileged stocks		
27. Additional paid-in capital		72334.00
28. Reserve capital		14623147.00
a. Reserve fund for general purposes		13206475.00
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds		1416672.00
29. Retained profit		96642720.00
<b>30. Total equity</b>		411338201.00
<b>31. Total liabilities and equity</b>		2124426066.00

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	6783562.00
	b. Interest income in accounts at other banks	9971738.00
	c. Interest income on purchased commercial notes	
	d. Interest income on investments	

e. Interest income on securities' purchase and sale accounts	8915100.00	
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	156831729.00	
i. Interest income on purchased securities under REPO agreements	12101389.00	
j. Other interest income	124021671.00	
<b>k. Total interest income</b>	<b>318625189.00</b>	
<b>2. INTEREST EXPENSES</b>		
a. Interest expenses on demand deposits	70513.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	107606664.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	1778125.00	
<b>f. Total interest expenses on deposits</b>	<b>109455302.00</b>	
g. Due interest expenses on loans	3346637.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	118955091.00	
<b>j. Total interest expenses on liabilities</b>	<b>122301728.00</b>	
<b>k. Total interest expenses</b>	<b>231757030.00</b>	
<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	<b>86868159.00</b>	

a. Less: Estimation of possible losses on loans and leasing	15802950.00	
b. Net interest income after estimation of possible losses on loans and leasing	71065209.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	220496911.00	
b. Profit in foreign currency	127270971.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	336821.00	
e. Other non-interest income	14428130.00	
<b>f. Total non-interest income</b>	<b>362532833.00</b>	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	100131298.00	
b. Losses in foreign currency	76457135.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	136289.00	
<b>f. Total non-interest expenses</b>	<b>176724722.00</b>	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>256873320.00</b>	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	61965051.00	
b. Lease and maintenance	12171998.00	
c. Assignment and transportation expenses	1117055.00	
d. Administrative expenses	7962860.00	

e. Representation and charity	6888250.00	
f. Depreciation	18910190.00	
g. Insurance, taxes and other expenses	10131438.00	
<b>h. Total operating expenses</b>	<b>119146842.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>	<b>25183978.00</b>	
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>112542500.00</b>	
a. Estimation of income tax	23353821.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>89188679.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>89188679.00</b>	

<b>7</b>	<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/849>

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