

# Единый портал корпоративной информации

## Отчеты

“Ziraat Bank Uzbekistan” AJ

Quarterly report of the banks

<b>1</b>	<b>NAME OF THE ISSUER:</b>	
Full		“Ziraat Bank Uzbekistan” Aksiyadorlik jamiyati
Short:		“Ziraat Bank Uzbekistan” AJ
Name of stock exchange ticker:		No
<b>2</b>	<b>CORPORATE NEWS</b>	
Location:	г. Ташкент, Чиланзарский район, Бунедкор, 15 АБВ	
Postal address:	100043, г. Ташкент, Чиланзарский район, Бунедкор, 15 АБВ	
E-mail address:	<a href="mailto:info@ziraatbank.uz">info@ziraatbank.uz</a> (mailto:info@ziraatbank.uz)	
Official Website:	<a href="http://www.ziraatbank.uz">www.ziraatbank.uz</a> ( <a href="https://www.ziraatbank.uz">https://www.ziraatbank.uz</a> )	
<b>3</b>	<b>БАНКОВСКИЕ РЕКВИЗИТЫ</b>	
Наименование обслуживающего банка:	“Ziraat Bank Uzbekistan” акциядорлик жамияти	
Current account:	16103000600000395001	
MFI:	00395	
<b>4</b>	<b>РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА</b>	
присвоенные регистрирующим органом:		
присвоенные органом государственной налоговой службы (ИНН):	201178469	
присвоенные органами государственной статистики		

КФС:	161
ОКПО:	15258454
ОКОНХ:	96120
COATO:	1726294

5	<b>Balance sheet</b>	
	Категории	тыс. сум.
<b>ASSETS</b>		
1.	Cash and other payment documents	95972583.00
2.	Due from Central Bank of Uzbekistan	261183763.00
3.	Due from other banks	775288586.00
4.	Trade accounts	
a.	Securities	
b.	Precious metals, coins, stones	719.00
c.	Less: Reserves for possible losses on purchase and sale accounts	
d.	Net purchase and sale accounts	
5 a.	Investments	413821.00
b.	Less: Reserves for possible losses on investments	
c.	Net investments	413821.00
6.	Securities purchased under REPO agreement	
7.	Loans and leasing transactions	1967265951.00
a.	Gross loans	2023832985.00
b.	Gross leasing transactions	
c.	Less: Reserves for possible losses on loans and leasing transactions	56567034.00
		48720133.00

d. Net loans and leasing transactions	1967265951.00	2007958407.00
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	68054670.00	71918135.00
11. Due accrued interest	24519133.00	29363477.00
12. Other owned property of the bank	3963005.00	4269005.00
a. Investments in real estate		
b. Other assets acquired during credit settlements	7074381.00	7380381.00
c. Less: Reserves for possible losses on other own property of the bank		
d. Net other owned property of the bank		
<b>13. Other assets</b>	145469796.00	106064430.00
<b>14. Total assets</b>	3304449900.00	3249019099.00

#### LIABILITIES AND EQUITY

##### LIABILITIES

15. Demand deposits	651062605.00	672475924.00
16. Savings deposits	1037559820.00	875201725.00
17. Term deposits		
18. Due to Central Bank of Uzbekistan	87547.00	151268.00
19. Due to other banks	656160868.00	707125244.00
20. Securities sold under REPO agreement		
21. Due loans and leasing operations	110043515.00	138604629.00

22. Subordinated debt obligations		
23. Due accrued interests	10100248.00	9061755.00
24. Other liabilities	77201678.00	90183907.00
<b>25. Total liabilities</b>	<b>2604963532.00</b>	<b>2524016626.00</b>
<b>EQUITY</b>		
26. Authorized capital	554296852.00	554296852.00
a. Ordinary shares	554296852.00	554296852.00
b. Privileged stocks		
27. Additional paid-in capital		
28. Reserve capital	35612486.00	35612486.00
a. Reserve fund for general purposes	33463577.00	33463577.00
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds	2148909.00	2148909.00
29. Retained profit	109577030.00	135093135.00
<b>30. Total equity</b>	<b>699486368.00</b>	<b>725002473.00</b>
<b>31. Total liabilities and equity</b>	<b>3304449900.00</b>	<b>3249019099.00</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	4691712.00	
b. Interest income in accounts at other banks	36335329.00	
c. Interest income on purchased commercial notes		

d. Interest income on investments		
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	251311070.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income		
<b>k. Total interest income</b>	<b>292338111.00</b>	

## 2. INTEREST EXPENSES

a. Interest expenses on demand deposits	199452.00	
b. Interest expenses on savings deposits	103247522.00	
c. Interest expenses on term deposits		
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	24229835.00	
<b>f. Total interest expenses on deposits</b>	<b>127676809.00</b>	
g. Due interest expenses on loans	3714591.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses		
<b>j. Total interest expenses on liabilities</b>		
<b>k. Total interest expenses</b>	<b>131391400.00</b>	

<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	160946711.00	
a. Less: Estimation of possible losses on loans and leasing	57808544.00	
b. Net interest income after estimation of possible losses on loans and leasing	84452600.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	23985348.00	
b. Profit in foreign currency	30798733.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	4550924.00	
e. Other non-interest income		
<b>f. Total non-interest income</b>	82430846.00	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	11522827.00	
b. Losses in foreign currency	5260439.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses		
<b>f. Total non-interest expenses</b>	16783266.00	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	150100180.00	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	44984111.00	
b. Lease and maintenance	9612085.00	

c. Assignment and transportation expenses	1438812.00	
d. Administrative expenses	1899533.00	
e. Representation and charity	8342945.00	
f. Depreciation	16052644.00	
g. Insurance, taxes and other expenses	4137246.00	
<b>h. Total operating expenses</b>	<b>88080332.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>		
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>62019848.00</b>	
a. Estimation of income tax	9138341.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>52881507.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>52881507.00</b>	

7	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Волкан Гюлдюрмез
	Full name of the chief accountant:	Сабиров Хамидулла Хабибуллаевич
	Full name of authorized person, who published information on the website:	Абдуллаев Санжар Рустам ўғли

Источник: <https://openinfo.uz/reports/bank/quarter/1198>

Дата загрузки с портала: 21.01.2026

Дата подписания: 30.10.2025

ZIRAAT BANK  
UZBEKISTAN AJ  
Direktor



GULDURMEZ VOLKAN  
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