

# Единый портал корпоративной информации

## Отчеты

"Ipak Yo'li" AITB  
Quarterly report of the banks

1	NAME OF THE ISSUER:	
	Full	"Ipak Yo'li" aksiyadorlik innovatsiya tijorat banki
	Short:	"Ipak Yo'li" AITB
	Name of stock exchange ticker:	IPKY, IPKYP
2	CORPORATE NEWS	
	Location:	г. Ташкент, Юнусабадский район, ул.Абдулла Кодирий, 2
	Postal address:	г. Ташкент, Юнусабадский район, ул.Абдулла Кодирий, 2
	E-mail address:	<a href="mailto:info@ipakyulibank.com">info@ipakyulibank.com</a> (mailto:info@ipakyulibank.com)
	Official Website:	<a href="https://www.ipakyulibank.com">www.ipakyulibank.com</a> (https:// www.ipakyulibank.com)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	ОПЕРУ АИКБ "Ипак Йули"
	Current account:	29802000600000444085
	MFI:	444
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	10
	присвоенные органом государственной налоговой службы (ИНН):	200542744
	присвоенные органами государственной статистики	

КФС:	144
ОКПО:	9807980
ОКОНХ:	96120
СОАТО:	1726294

5	<b>Balance sheet</b>	
	Категории	тыс. сум.
	<b>ASSETS</b>	
	1. Cash and other payment documents	2081273326.00
	2. Due from Central Bank of Uzbekistan	527963866.00
	3. Due from other banks	1132387715.00
	4. Trade accounts	
	a. Securities	2991400582.00
	b. Precious metals, coins, stones	213.00
	c. Less: Reserves for possible losses on purchase and sale accounts	2256206.00
	d. Net purchase and sale accounts	2989144589.00
	5 a. Investments	1222237606.00
	b. Less: Reserves for possible losses on investments	25000.00
	c. Net investments	1222212606.00
	6. Securities purchased under REPO agreement	202725499.00
	7. Loans and leasing transactions	
	a. Gross loans	15199713142.00
	b. Gross leasing transactions	
	c. Less: Reserves for possible losses on loans and leasing transactions	226474786.00

d. Net loans and leasing transactions		14973238356.00
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		27364869.00
10. Net fixed assets		937546273.00
11. Due accrued interest		309701281.00
12. Other owned property of the bank		
a. Investments in real estate		87030817.00
b. Other assets acquired during credit settlements		20996799.00
c. Less: Reserves for possible losses on other own property of the bank		
d. Net other owned property of the bank		108027616.00
<b>13. Other assets</b>		486389358.00
<b>14. Total assets</b>		24997975354.00
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		8905744702.00
16. Savings deposits		1397798820.00
17. Term deposits		2772727017.00
18. Due to Central Bank of Uzbekistan		52852053.00
19. Due to other banks		219159268.00
20. Securities sold under REPO agreement		
21. Due loans and leasing operations		6699820771.00

22. Subordinated debt obligations		223717913.00
23. Due accrued interests		200768060.00
24. Other liabilities		276446868.00
<b>25. Total liabilities</b>		20749035472.00
<b>EQUITY</b>		
26. Authorized capital		602421053.00
a. Ordinary shares		602399453.00
b. Privileged stocks		21600.00
27. Additional paid-in capital		214440553.00
28. Reserve capital		1110546850.00
a. Reserve fund for general purposes		1089583882.00
a.1.out of which:., reserves created on standard assets		
b. Reserve for devaluation		
c. Other reserves and funds		20962968.00
29. Retained profit		2321531426.00
<b>30. Total equity</b>		4248939882.00
<b>31. Total liabilities and equity</b>		24997975354.00

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## Report on financial results

Категории

тыс. сум.

## 1. INTEREST INCOME

a. Interest income in accounts at the Central Bank of Uzbekistan

2869890.00

b. Interest income in accounts at other banks

89194388.00

c. Interest income on purchased commercial notes

d. Interest income on investments	174171596.00	
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	2179001993.00	
i. Interest income on purchased securities under REPO agreements	5628236.00	
j. Other interest income	896229171.00	
<b>k. Total interest income</b>	<b>3575362001.00</b>	
<b>2. INTEREST EXPENSES</b>		
a. Interest expenses on demand deposits	16763877.00	
b. Interest expenses on savings deposits	104369664.00	
c. Interest expenses on term deposits	514080323.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	15592182.00	
<b>f. Total interest expenses on deposits</b>	<b>650806046.00</b>	
g. Due interest expenses on loans	562385929.00	
h. Interest expenses on sold securities under REPO agreements	26369067.00	
i. Other interest expenses	912757359.00	
<b>j. Total interest expenses on liabilities</b>	<b>1501512355.00</b>	
<b>k. Total interest expenses</b>	<b>2152318401.00</b>	

<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	1423043600.00	
a. Less: Estimation of possible losses on loans and leasing	219772202.00	
b. Net interest income after estimation of possible losses on loans and leasing	1203271398.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	657250815.00	
b. Profit in foreign currency	400208159.00	
c. Profit on commercial operations	1486894.00	
d. Profit and dividends on investments	2057275.00	
e. Other non-interest income	222827310.00	
<b>f. Total non-interest income</b>	1283830453.00	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	444355341.00	
b. Losses in foreign currency	161324357.00	
c. Losses on purchase and sale accounts		
d. Losses from investments	4154.00	
e. Other non-interest expenses	277641.00	
<b>f. Total non-interest expenses</b>	605961493.00	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	1881140358.00	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	539337934.00	
b. Lease and maintenance	120462546.00	

c. Assignment and transportation expenses	12807175.00	
d. Administrative expenses	84227039.00	
e. Representation and charity	39025709.00	
f. Depreciation	148004846.00	
g. Insurance, taxes and other expenses	63626426.00	
<b>h. Total operating expenses</b>	<b>1007491675.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>	<b>27397246.00</b>	
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>846251437.00</b>	
a. Estimation of income tax	93795104.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>752456333.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>752456333.00</b>	

<b>7</b>	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	Сайдахмедов Саидаброр Сайдиагзамович
	Full name of the chief accountant:	Чулпанов Рустам Комилжонович
	Full name of authorized person, who published information on the website:	Имамходжаева Жамиля Хакимовна

Источник: <https://openinfo.uz/reports/bank/quarter/1199>

Дата загрузки с портала: 22.01.2026

Дата подписания: 30.10.2025

**IPAK YO`LI**  
**AITB**  
**Ishchi**



**IMAMXODJAYEVA JAMILA**  
**XAKIMOVNA**