

# Единый портал корпоративной информации

## Отчеты

“Garant bank” AJ

Quarterly report of the banks

1 NAME OF THE ISSUER:	
Full	“Garant bank” aksiyadorlik jamiyati
Short:	“Garant bank” AJ
Name of stock exchange ticker:	GRBK, GRBKP
2 CORPORATE NEWS	
Location:	г. Ташкент, Мирабадский район, ул. Сайд Барака, 78
Postal address:	г. Ташкент, Мирабадский район, ул. Сайд Барака, 78
E-mail address:	info@garantbank.uz (mailto:info@garantbank.uz)
Official Website:	www.garantbank.uz (https://www.garantbank.uz)
3 БАНКОВСКИЕ РЕКВИЗИТЫ	
Наименование обслуживающего банка:	Центральный банк Республики Узбекистан
Current account:	10301000500009008001
MFI:	14
4 РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
присвоенные регистрирующим органом:	
присвоенные органом государственной налоговой службы (ИНН):	201053901
присвоенные органами государственной статистики	

КФС:	161
ОКПО:	15778550
ОКОНХ:	96120
COATO:	1726273

5	<b>Balance sheet</b>	
	Категории	
	тыс. сум.	
<b>ASSETS</b>		
1. Cash and other payment documents		83706280.00
2. Due from Central Bank of Uzbekistan		23844125.00
3. Due from other banks		89815239.00
4. Trade accounts		
a. Securities		
b. Precious metals, coins, stones	696.00	
c. Less: Reserves for possible losses on purchase and sale accounts		
d. Net purchase and sale accounts		696.00
5 a. Investments	15107220.00	
b. Less: Reserves for possible losses on investments		
c. Net investments		15107220.00
6. Securities purchased under REPO agreement		
7. Loans and leasing transactions		
a. Gross loans		
b. Gross leasing transactions	1052133616.00	
c. Less: Reserves for possible losses on loans and leasing transactions	11553379.00	

d. Net loans and leasing transactions		1040580237.00
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		83453809.00
11. Due accrued interest		76750053.00
12. Other owned property of the bank		
a. Investments in real estate		
b. Other assets acquired during credit settlements	20067029.00	
c. Less: Reserves for possible losses on other own property of the bank	9535387.00	
d. Net other owned property of the bank		
<b>13. Other assets</b>		46812374.00
<b>14. Total assets</b>		1484813562.00

#### LIABILITIES AND EQUITY

##### LIABILITIES

15. Demand deposits		383367099.00
16. Savings deposits		
17. Term deposits		410401243.00
18. Due to Central Bank of Uzbekistan		
19. Due to other banks		249956044.00
20. Securities sold under REPO agreement		
21. Due loans and leasing operations		129634650.00

22. Subordinated debt obligations		80264978.00
23. Due accrued interests		4419301.00
24. Other liabilities		34760874.00
<b>25. Total liabilities</b>		1292804189.00
<b>EQUITY</b>		
26. Authorized capital		130000000.00
a. Ordinary shares		129700000.00
b. Privileged stocks		300000.00
27. Additional paid-in capital		178717.00
28. Reserve capital		
a. Reserve fund for general purposes		26625418.00
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		18317674.00
c. Other reserves and funds		
29. Retained profit		35205238.00
<b>30. Total equity</b>		192009373.00
<b>31. Total liabilities and equity</b>		1484813562.00

<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		
b. Interest income in accounts at other banks		
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	145400713.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	62951680.00	
<b>k. Total interest income</b>	<b>208375407.00</b>	

## 2. INTEREST EXPENSES

a. Interest expenses on demand deposits	1039435.00	
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	53832204.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	26593639.00	
<b>f. Total interest expenses on deposits</b>	<b>81465278.00</b>	
g. Due interest expenses on loans	2097100.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	70052565.00	
<b>j. Total interest expenses on liabilities</b>	<b>151517843.00</b>	
<b>k. Total interest expenses</b>		

<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	56857564.00	
a. Less: Estimation of possible losses on loans and leasing	10477842.00	
b. Net interest income after estimation of possible losses on loans and leasing	46379722.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	54017650.00	
b. Profit in foreign currency	8402483.00	
c. Profit on commercial operations		
d. Profit and dividends on investments		
e. Other non-interest income	3553004.00	
<b>f. Total non-interest income</b>	65973137.00	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	10159286.00	
b. Losses in foreign currency	5553279.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	8573.00	
<b>f. Total non-interest expenses</b>	15721138.00	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	96631721.00	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	49551832.00	
b. Lease and maintenance	16273271.00	

c. Assignment and transportation expenses	1389895.00	
d. Administrative expenses	3608194.00	
e. Representation and charity	2745186.00	
f. Depreciation	11660688.00	
g. Insurance, taxes and other expenses	2981657.00	
<b>h. Total operating expenses</b>	<b>88210723.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>		
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>8420998.00</b>	
a. Estimation of income tax	2040058.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>6380940.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>6380940.00</b>	

7	<b>Responsible persons</b>	
	Full name of the Executive body's Head:	А.Мухамедханов
	Full name of the chief accountant:	Е.Скуйбида
	Full name of authorized person, who published information on the website:	Б.Кудратов

Источник: <https://openinfo.uz/en/reports/19370/>

Дата: 29.01.2026