

# Единый портал корпоративной информации

## Отчеты

“Garant bank” AJ

Quarterly report of the banks

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

КФС:	161
ОКПО:	15778550
ОКОИХ:	96120
СОАТО:	1726273

5	<b>Balance sheet</b>	
	Категории	тыс. сум.
<b>ASSETS</b>		
1. Cash and other payment documents		199558166.00
2. Due from Central Bank of Uzbekistan		153405017.00
3. Due from other banks		
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	25107220.00	
b. Less: Reserves for possible losses on investments		
c. Net investments		25107220.00
6. Securities purchased under REPO agreement		
7. Loans and leasing transactions		
a. Gross loans		
b. Gross leasing transactions	1191624969.00	
c. Less: Reserves for possible losses on loans and leasing transactions	18578231.00	

d. Net loans and leasing transactions		1173046738.00
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		151714760.00
11. Due accrued interest		93412641.00
12. Other owned property of the bank		
a. Investments in real estate		
b. Other assets acquired during credit settlements	84694691.00	
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>		49382958.00
<b>14. Total assets</b>		2007899771.00
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
15. Demand deposits		284286103.00
16. Savings deposits		
17. Term deposits		708065957.00
18. Due to Central Bank of Uzbekistan		79285513.00
19. Due to other banks		388099543.00
20. Securities sold under REPO agreement		
21. Due loans and leasing operations		127484785.00

22. Subordinated debt obligations		14360890.00
23. Due accrued interests		5036426.00
24. Other liabilities		112946993.00
<b>25. Total liabilities</b>		<b>1719566210.00</b>
<b>EQUITY</b>		
26. Authorized capital		230000000.00
a. Ordinary shares		229700000.00
b. Privileged stocks		300000.00
27. Additional paid-in capital		178717.00
28. Reserve capital		
a. Reserve fund for general purposes		28225816.00
a.1.out of which:, reserves created on standard assets		
b. Reserve for devaluation		23279999.00
c. Other reserves and funds		2734656.00
29. Retained profit		34874935.00
<b>30. Total equity</b>		<b>288333561.00</b>
<b>31. Total liabilities and equity</b>		<b>2007899771.00</b>

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### Report on financial results

Категории	тыс. сум.	
<b>1. INTEREST INCOME</b>		
a. Interest income in accounts at the Central Bank of Uzbekistan	169178.00	
b. Interest income in accounts at other banks	305821.00	
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	121880305.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	46537874.00	
<b>k. Total interest income</b>	168893178.00	
<b>2. INTEREST EXPENSES</b>		
a. Interest expenses on demand deposits		
b. Interest expenses on savings deposits		
c. Interest expenses on term deposits	54221461.00	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	21628767.00	
<b>f. Total interest expenses on deposits</b>	75850228.00	
g. Due interest expenses on loans	2242056.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	44428943.00	
<b>j. Total interest expenses on liabilities</b>	50674310.00	
<b>k. Total interest expenses</b>	126524538.00	

<b>3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING</b>	42368640.00	
a. Less: Estimation of possible losses on loans and leasing	9572364.00	
b. Net interest income after estimation of possible losses on loans and leasing	32796276.00	
<b>4. NON-INTEREST INCOME</b>		
a. Income on commission and fees for services	32794971.00	
b. Profit in foreign currency	4136234.00	
c. Profit on commercial operations		
d. Profit and dividends on investments	709097.00	
e. Other non-interest income	10212124.00	
<b>f. Total non-interest income</b>	<b>47852426.00</b>	
<b>5. NON-INTEREST EXPENSES</b>		
a. Expenses on commission and fees for service	7523339.00	
b. Losses in foreign currency	2335824.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	49288.00	
<b>f. Total non-interest expenses</b>	<b>9908451.00</b>	
<b>6. NET INCOME BEFORE OPERATING EXPENSES</b>	<b>70740251.00</b>	
<b>7. OPERATING EXPENSES</b>		
a. Salaries and other expenses for employees	36188671.00	
b. Lease and maintenance	12068838.00	

c. Assignment and transportation expenses	1011775.00	
d. Administrative expenses	3236679.00	
e. Representation and charity	1522688.00	
f. Depreciation	7559828.00	
g. Insurance, taxes and other expenses	4360704.00	
<b>h. Total operating expenses</b>	<b>65949183.00</b>	
<b>8. ESTIMATION OF NON-LOAN LOSSES</b>		
<b>9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>4791068.00</b>	
a. Estimation of income tax	418762.00	
<b>10. INCOME BEFORE AMENDMENTS</b>	<b>4372306.00</b>	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
<b>11. NET PROFIT (LOSS)</b>	<b>4372306.00</b>	

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

Источник: <https://openinfo.uz/en/reports/20931/>

Дата: 26.11.2025