

Единый портал корпоративной информации

Отчеты

"Mikrokreditbank" ATB

Quarterly report of the banks

1	NAME OF THE ISSUER:	
	Full	"Mikrokreditbank" aksiyadorlik-tijorat banki
	Short:	"Mikrokreditbank" ATB
	Name of stock exchange ticker:	MCBA, MCBAP
2	CORPORATE NEWS	
	Location:	100096, Тошкент шаҳар, Чилонзор тумани, Лутфий кўчаси, 14 уй
	Postal address:	100096, Тошкент шаҳар, Чилонзор тумани, Лутфий кўчаси, 14 уй
	E-mail address:	info@mikrokreditbank.uz (mailto:info@mikrokreditbank.uz)
	Official Website:	www.mikrokreditbank.uz (https:// www.mikrokreditbank.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	АКБ "Микрокредитбанк"
	Current account:	298020005000000433050
	MFI:	433
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	37
	присвоенные органом государственной налоговой службы (ИНН):	200547792
	присвоенные органами государственной статистики	
	КФС:	144

ОКПО:	15142540
ОКОНХ:	96120
СОАТО:	1726294

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Balance sheet		
Категории	тыс. сум.	
ASSETS		
1. Cash and other payment documents	469977189.00	
2. Due from Central Bank of Uzbekistan	440381144.00	
3. Due from other banks	827016467.00	
4. Trade accounts	175.00	
a. Securities		
b. Precious metals, coins, stones	175.00	
c. Less: Reserves for possible losses on purchase and sale accounts		
d. Net purchase and sale accounts		
5 a. Investments	107220.00	
b. Less: Reserves for possible losses on investments		
c. Net investments	107220.00	
6. Securities purchased under REPO agreement		
7. Loans and leasing transactions	13956548078.00	
a. Gross loans	14159761235.33	
b. Gross leasing transactions	36770849.68	
c. Less: Reserves for possible losses on loans and leasing transactions	240204854.96	
d. Net loans and leasing transactions	220847.96	

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	504685419.00	
11. Due accrued interest	1007932512.00	
12. Other owned property of the bank	162387249.00	
a. Investments in real estate		
b. Other assets acquired during credit settlements		
c. Less: Reserves for possible losses on other own property of the bank		
d. Net other owned property of the bank		
13. Other assets	442158644.00	
14. Total assets	17811194097.00	
LIABILITIES AND EQUITY		
LIABILITIES		
15. Demand deposits	812881628.00	
16. Savings deposits	6587567.29	
17. Term deposits	5034936651.21	
18. Due to Central Bank of Uzbekistan	34353.00	
19. Due to other banks	1923177242.00	
20. Securities sold under REPO agreement		
21. Due loans and leasing operations	5756128677.00	
22. Subordinated debt obligations	50000000.00	

23. Due accrued interests	165557009.00	
24. Other liabilities	401380696.50	
25. Total liabilities	14150683824.00	
EQUITY		
26. Authorized capital	3545927090.00	
a. Ordinary shares	3545782910.00	
b. Privileged stocks	144180.00	
27. Additional paid-in capital		
28. Reserve capital	32678570.00	
a. Reserve fund for general purposes	26089506.00	
a.1.out of which:, reserves created on standard assets	124273475.00	
b. Reserve for devaluation	6589064.00	
c. Other reserves and funds		
29. Retained profit	81904613.00	
30. Total equity	3660510273.00	
31. Total liabilities and equity	17811194097.00	

6	Report on financial results	
	Категории	тыс. сум.
	1. INTEREST INCOME	
	a. Interest income in accounts at the Central Bank of Uzbekistan	26466301.00
	b. Interest income in accounts at other banks	40020162.00
	c. Interest income on purchased commercial notes	
	d. Interest income on investments	

e. Interest income on securities' purchase and sale accounts	41281200.00	
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	1587463069.00	
i. Interest income on purchased securities under REPO agreements		
j. Other interest income	698400147.00	
k. Total interest income	2393630879.00	
2. INTEREST EXPENSES		
a. Interest expenses on demand deposits	29498575.00	
b. Interest expenses on savings deposits	1209814.71	
c. Interest expenses on term deposits	571994294.29	
d. Interest expenses due to the Central Bank of Uzbekistan		
e. Interest expenses due to other banks	189581025.00	
f. Total interest expenses on deposits	792283709.00	
g. Due interest expenses on loans	364321660.00	
h. Interest expenses on sold securities under REPO agreements		
i. Other interest expenses	662768572.00	
j. Total interest expenses on liabilities	1027090232.00	
k. Total interest expenses	1819373941.00	
3. NET INTEREST INCOME BEFORE ESTIMATION OF POSSIBLE LOSSES ON CREDITS AND LEASING	574256938.00	

a. Less: Estimation of possible losses on loans and leasing	385186287.00	
b. Net interest income after estimation of possible losses on loans and leasing	166258504.00	
4. NON-INTEREST INCOME		
a. Income on commission and fees for services	139714287.00	
b. Profit in foreign currency	411936114.00	
c. Profit on commercial operations		
d. Profit and dividends on investments		
e. Other non-interest income	371986039.00	
f. Total non-interest income	923636440.00	
5. NON-INTEREST EXPENSES		
a. Expenses on commission and fees for service	57654360.00	
b. Losses in foreign currency	374845521.00	
c. Losses on purchase and sale accounts		
d. Losses from investments		
e. Other non-interest expenses	2851432.00	
f. Total non-interest expenses	435351313.00	
6. NET INCOME BEFORE OPERATING EXPENSES	654543631.00	
7. OPERATING EXPENSES		
a. Salaries and other expenses for employees	396761012.00	
b. Lease and maintenance	70605747.00	
c. Assignment and transportation expenses	8602932.00	
d. Administrative expenses	16053039.00	

e. Representation and charity	17950552.00	
f. Depreciation	50397297.00	
g. Insurance, taxes and other expenses	56395530.00	
h. Total operating expenses	616766109.00	
8. ESTIMATION OF NON-LOAN LOSSES	22812147.00	
9. NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	37777522.00	
a. Estimation of income tax	19770372.00	
10. INCOME BEFORE AMENDMENTS	18007150.00	
a. Net unexpected income or loss		
b. Other net adjustments to profit		
11. NET PROFIT (LOSS)	18007150.00	

7	Responsible persons	
	Full name of the Executive body's Head:	И.Джуманиязов
	Full name of the chief accountant:	Ж.Сагдуллаев
	Full name of authorized person, who published information on the website:	С.Ахмедов

Источник: <https://openinfo.uz/en/reports/21260/>

Дата: 26.11.2025