

Balance sheet- Form № 1	
Categories	(thous. UZS)
Assets	
1. Cash on hand and other payment documents□	951 468 863,00
2. To be obtained from the Central Bank of Uzbekistan□	1 271 077 910,00
3. To be obtained from other banks□	200 875 029,00
4. Purchase and sale invoices□	1 219 290 860,00
a. Securities□	1 219 271 012,00
6. Precious metals, coins, gemstones□	19 848,00
b. Minus: Provision for potential losses on purchase and sale accounts□	0,00
r. Sales and purchase accounts, net□	0,00
5 a. Investments□	29 863 142,00
6. Minus: Provision for potential investment losses□	0,00
b. Net investments□	29 863 142,00
6. Securities purchased under a buyback agreement□	0,00
7. Loans and Leasing transactions□	9 426 653 785,00
a. Gross loans□	9 479 821 925,00
6. Leasing transactions, gross□	0,00
b. Minus: Provision for potential losses on loans and leases□	53 168 140,00
r. Loans and leasing transactions, net□	0,00
8 a. Purchased bills□	0,00
6. Minus: Provision for potential losses on purchased bills□	0,00
b. Purchased bills, net□	0,00
9. Customer liabilities on financial instruments□	0,00
10. Fixed assets, net□	885 212 274,00
11. Accrued interest receivable□	404 517 938,00
12. Other bank-owned assets□	100 576 480,00
a. Real estate investment□	74 827 955,00
6. Other assets acquired through credit transactions□	29 096 525,00
b. Minus: Provisions for potential losses on other bank-owned assets□	3 348 000,00
r. Net assets and other proprietary assets of the bank□	0,00
13. Other assets □	452 516 088,00
14. Total assets	14 942 052 369,00
LIABILITIES AND EQUITY	
LIABILITIES	
15. Demand deposits□	2 257 079 318,00
16. Savings deposits□	1 002 957 263,29
17. Term deposits□	7 823 366 771,71
18. Payable to the Central Bank of Uzbekistan□	58 220 648,00

19. Payable to other banks□	224 915 480,00
20. Securities sold under a buyback agreement□	401 701 942,00
21. Loans and leases payable□	739 634 871,00
22. Subordinated debt obligations□	347 508 260,00
23. Interest payable□	72 713 987,00
24. Other liabilities□	189 844 348,00
25. Total liabilities □	13 117 942 889,00
EQUITY	
26. Authorized capital□	1 309 512 826,00
a. Stocks - Common□	1 009 512 826,00
6. Stocks - Preferred□	300 000 000,00
27. Contributed capital□	1 853 400,00
28. Reserve capital.□	60 682 733,00
a. General-purpose reserve fund□	60 624 042,00
a.1. Of these, provisions for standard assets□	0,00
6. Devaluation reserve□	0,00
b. Other reserves and funds□	58 691,00
29. Retained earnings□	452 060 521,00
30. Total equity □	1 824 109 480,00
31. Total liabilities and equity □	14 942 052 369,00

Financial results report - Form No. 2	
Categories	(thous. UZS)
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan□	10 322 740,00
6. Interest income on accounts with other banks□	37 746 055,00
b. Interest income on purchased bills□	0,00
r. Interest income on investments□	0,00
d. Interest income on securities trading□	99 203 906,00
e. Interest income on customer liabilities□	0,00
ж. Interest income on customer liabilities related to the bank's outstanding acceptances□	0,00
3. Interest, Discounts, and Payments on Loans and Leases□	1 649 994 464,00
и. Interest income on securities buyback agreements□	10 640 147,00
к. Other interest income□	350 534 951,00
л. Total interest income □	2 158 442 263,00
2. INTEREST COSTS	
a. Interest costs on demand deposits□	2 661 784,00
6. Interest costs on savings deposits□	72 385 220,65
b. Interest costs on term deposits□	1 117 967 572,35

г. Interest costs on payables to the Central Bank of Uzbekistan□	0,00
д. Interest costs on payables to other banks□	12 143 899,00
е. Total interest costs on deposits□	1 205 158 476,00
ж. Interest costs on loans payable□	71 075 824,00
з. Interest costs under buyback agreements on sale of securities□	8 241 913,00
и. Other interest costs□	376 513 501,00
к. Total interest costs on loans□	455 831 238,00
л. Total interest costs□	1 660 989 714,00
3. NET INTEREST INCOME BEFORE PROVISION FOR POTENTIAL LOSSES ON LOANS AND LEASING	497 452 549,00
а. Minus: Provision for potential losses on loans and leases□	90 574 847,00
б. Net interest income after provision for potential losses on loans and leasing□	406 877 702,00
4. NON-INTEREST INCOME	
а. Commission and service fee income□	546 755 462,00
б. Profit in foreign currency□	210 822 679,00
в. Profit from commercial operations□	0,00
г. Investment income and dividends□	2 032 484,00
д. Other non-interest income□	46 301 530,00
е. Total non-interest income	805 912 155,00
5. NON-INTEREST COSTS	
а. Commission and service fees□	151 692 595,00
б. Foreign currency losses□	87 526 163,00
в. Losses on purchase and sale□	240 139,00
г. Investment losses□	1 040 571,00
д. Other non-interest costs□	27 249 470,00
е. Total non-interest costs□	267 748 938,00
6. NET INCOME BEFORE OPERATING EXPENSES□	945 040 919,00
7. OPERATING EXPENSES	
а. Salaries and other employee-related expenses□	396 766 904,00
б. Rental and Maintenance□	194 660 527,00
в. Travel and transportation expenses□	7 075 045,00
г. Administrative expenses□	34 523 144,00
д. Representation and charitable expenses□	40 164 685,00
е. Depreciation expenses□	50 377 851,00
ж. Insurance, taxes, and other expenses□	72 040 714,00
з. Total operating expenses□	795 608 870,00
8. PROVISION FOR NON-CREDIT LOSSES□	0,00
9. NET INCOME BEFORE TAXES AND OTHER ADJUSTMENTS□	149 432 049,00
а. Income tax provision□	36 762 890,00
10. INCOME BEFORE THE ADJUSTMENTS□	112 669 159,00

a. Unforeseen gains or losses, net□	0,00
6. Other adjustments to profit, net□	0,00
11. NET PROFIT (LOSS)□	112 669 159,00