

Balance sheet- Form № 1	
Categories	(thous. UZS)
Assets	
1. Cash on hand and other payment documents□	976 310 266,00
2. To be obtained from the Central Bank of Uzbekistan□	508 646 183,00
3. To be obtained from other banks□	533 374 818,00
4. Purchase and sale invoices□	769 427 855,00
a. Securities□	769 277 716,00
6. Precious metals, coins, gemstones□	150 139,00
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□	11 215 215 984,00
a. Gross loans□	11 275 156 968,00
6. Leasing transactions, gross□	0,00
b. Minus: Provision for potential losses on loans and leases□	59 940 984,00
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□	842 223 270,00
11. Accrued interest receivable□	519 918 223,00
12. Other bank-owned assets□	90 866 647,00
a. Real estate investment□	34 464 259,00
6. Other assets acquired through credit transactions□	86 768 800,00
b. Minus: Provisions for potential losses on other bank-owned assets□	30 366 412,00
r. Net assets and other proprietary assets of the bank□	0,00
13. Other assets □	629 811 475,00
14. Total assets	16 115 657 863,00
LIABILITIES AND EQUITY	
LIABILITIES	
15. Demand deposits□	2 322 665 496,00
16. Savings deposits□	735 536 816,91
17. Term deposits□	8 730 289 002,09
18. Payable to the Central Bank of Uzbekistan□	536 649,00

19. Payable to other banks□	626 418 696,00
20. Securities sold under a buyback agreement□	0,00
21. Loans and leases payable□	970 804 596,00
22. Subordinated debt obligations□	348 289 480,00
23. Interest payable□	69 383 428,00
24. Other liabilities□	137 924 198,00
25. Total liabilities □	13 941 848 362,00
EQUITY	
26. Authorized capital□	1 440 000 000,00
a. Stocks - Common□	1 140 000 000,00
6. Stocks - Preferred□	300 000 000,00
27. Contributed capital□	1 853 400,00
28. Reserve capital.□	101 866 907,00
a. General-purpose reserve fund□	101 827 121,00
a.1. Of these, provisions for standard assets□	0,00
6. Devaluation reserve□	0,00
b. Other reserves and funds□	39 786,00
29. Retained earnings□	630 089 194,00
30. Total equity □	2 173 809 501,00
31. Total liabilities and equity □	16 115 657 863,00

Financial results report - Form No. 2	
Categories	(thous. UZS)
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan□	1 211 507,00
6. Interest income on accounts with other banks□	18 285 809,00
b. Interest income on purchased bills□	0,00
r. Interest income on investments□	73 165 815,00
d. Interest income on securities trading□	0,00
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□	908 003 970,00
и. Interest income on securities buyback agreements□	1 551 025,00
к. Other interest income□	197 539 046,00
л. Total interest income □	1 199 757 172,00
2. INTEREST COSTS	
a. Interest costs on demand deposits□	1 614 067,00
6. Interest costs on savings deposits□	47 659 098,40
b. Interest costs on term deposits□	613 121 280,60

г. Interest costs on payables to the Central Bank of Uzbekistan□	0,00
д. Interest costs on payables to other banks□	10 761 166,00
е. Total interest costs on deposits□	673 155 612,00
ж. Interest costs on loans payable□	38 515 376,00
з. Interest costs under buyback agreements on sale of securities□	12 564 172,00
и. Other interest costs□	217 409 492,00
к. Total interest costs on loans□	268 489 040,00
л. Total interest costs□	941 644 652,00
3. NET INTEREST INCOME BEFORE PROVISION FOR POTENTIAL LOSSES ON LOANS AND LEASING	258 112 520,00
а. Minus: Provision for potential losses on loans and leases□	100 691 920,00
б. Net interest income after provision for potential losses on loans and leasing□	157 420 600,00
4. NON-INTEREST INCOME	
а. Commission and service fee income□	623 261 440,00
б. Profit in foreign currency□	100 451 476,00
в. Profit from commercial operations□	0,00
г. Investment income and dividends□	0,00
д. Other non-interest income□	67 233 559,00
е. Total non-interest income	790 946 475,00
5. NON-INTEREST COSTS	
а. Commission and service fees□	107 496 772,00
б. Foreign currency losses□	30 400 579,00
в. Losses on purchase and sale□	0,00
г. Investment losses□	0,00
д. Other non-interest costs□	2 606 890,00
е. Total non-interest costs□	140 504 241,00
6. NET INCOME BEFORE OPERATING EXPENSES□	807 862 834,00
7. OPERATING EXPENSES	
а. Salaries and other employee-related expenses□	166 034 445,00
б. Rental and Maintenance□	81 140 794,00
в. Travel and transportation expenses□	3 332 126,00
г. Administrative expenses□	18 906 630,00
д. Representation and charitable expenses□	42 867 538,00
е. Depreciation expenses□	33 133 342,00
ж. Insurance, taxes, and other expenses□	38 221 449,00
з. Total operating expenses□	383 636 324,00
8. PROVISION FOR NON-CREDIT LOSSES□	0,00
9. NET INCOME BEFORE TAXES AND OTHER ADJUSTMENTS□	424 226 510,00
а. Income tax provision□	71 013 663,00
10. INCOME BEFORE THE ADJUSTMENTS□	353 212 847,00

a. Unforeseen gains or losses, net□	0,00
6. Other adjustments to profit, net□	0,00
11. NET PROFIT (LOSS)□	353 212 847,00