

Balance sheet- Form № 1

Categories	(thous. UZS)
Assets	
1. Cash on hand and other payment documents□	1069186413.00
2. To be obtained from the Central Bank of Uzbekistan□	472090529.00
3. To be obtained from other banks□	549124506.00
4. Purchase and sale invoices□	1197101370.00
a. Securities□	1197081522.00
б. Precious metals, coins, gemstones□	19848.00
в. Minus: Provision for potential losses on purchase and sale accounts□	0.00
г. Sales and purchase accounts, net□	0.00
5 a. Investments□	29863142.00
б. Minus: Provision for potential investment losses□	0.00
в. Net investments□	29863142.00
6. Securities purchased under a buyback agreement□	0.00
7. Loans and Leasing transactions□	10343808123.00
a. Gross loans□	10407639501.00
б. Leasing transactions, gross□	0.00
в. Minus: Provision for potential losses on loans and leases□	63831378.00
г. Loans and leasing transactions, net□	0.00
8 a. Purchased bills□	0.00
б. Minus: Provision for potential losses on purchased bills□	-
в. Purchased bills, net□	-
9. Customer liabilities on financial instruments□	0.00
10. Fixed assets, net□	823613335.00
11. Accrued interest receivable□	472535775.00
12. Other bank-owned assets□	86021657.00
a. Real estate investment□	30491874.00
б. Other assets acquired through credit transactions□	88897695.00
в. Less: Provisions for potential losses on other bank-owned assets□	33367912.00
г. Net assets and other proprietary assets of the bank□	0.00
13. Other assets□	496026688.00
14. Total assets	15539371538.00
LIABILITIES AND EQUITY	

LIABILITIES		
15. Demand deposits□		2327147479.00
16. Savings deposits□		676528516.13
17. Term deposits□		8274198900.87
18. Payable to the Central Bank of Uzbekistan□		11637587.00
19. Payable to other banks□		472268488.00
20. Securities sold under a buyback agreement□		311084317.00
21. Loans and leases payable□		899842050.00
22. Subordinated debt obligations□		351586620.00
23. Interest payable□		79800744.00
24. Other liabilities□		124833532.00
25. Total liabilities □		13528928234.00
EQUITY		
26. Authorized capital□		1309512826.00
a. Stocks - Common□		1009512826.00
б. Stocks - Preferred□		300000000.00
27. Contributed capital□		1853400.00
28. Reserve capital.□		60674101.00
a. General-purpose reserve fund□		60624042.00
a.1. Of these, provisions for standard assets□		-
б. Devaluation reserve□		-
в. Other reserves and funds□		50059.00
29. Retained earnings□		638402977.00
30. Total equity □		2010443304.00
31. Total liabilities and equity □		15539371538.00

Financial results report - Form No. 2

Categories	(thous. UZS)
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank of Uzbekistan□	762740.00
б. Interest income on accounts with other banks□	13341566.00
в. Interest income on purchased bills□	-
г. Interest income on investments□	33112431.00
д. Interest income on securities trading□	-
е. Interest income on customer liabilities□	-
ж. Interest income on customer liabilities related to the bank's outstanding acceptances□	-
з. Interest, Discounts, and Payments on Loans and Leases□	455188662.00
и. Interest income on securities buyback agreements□	690097.00
к. Other interest income□	88789105.00
л. Total interest income□	591884601.00
2. INTEREST COSTS	
a. Interest costs on demand deposits□	756644.00
б. Interest costs on savings deposits□	25791655.00
в. Interest costs on term deposits□	300726542.00
г. Interest costs on payables to the Central Bank of Uzbekistan□	
д. Interest costs on payables to other banks□	3045277.00
е. Total interest costs on deposits□	330320118.00
ж. Interest costs on loans payable□	15685160.00
з. Interest costs under buyback agreements on sale of securities□	4045778.00
и. Other interest costs□	98607667.00
к. Total interest costs on loans□	118338605.00
л. Total interest costs□	448658723.00
3. NET INTEREST INCOME BEFORE PROVISION FOR POTENTIAL LOSSES ON LOANS AND LEASING	143225878.00
a. Minus: Provision for potential losses on loans and leases□	82161040.00
б. Net interest income after provision for potential losses on loans and leasing□	61064838.00
4. NON-INTEREST INCOME	
a. Commission and service fee income□	335911623.00
б. Profit in foreign currency□	46572532.00
в. Profit from commercial operations□	-
г. Investment income and dividends□	-

д. Other non-interest income□	31571443.00
e. Total non-interest income	414055598.00
5. NON-INTEREST COSTS	
а. Commission and service fees□	47122604.00
б. Foreign currency losses□	13610465.00
в. Losses on purchase and sale□	-
г. Investment losses□	-
д. Other non-interest costs□	2293966.00
e. Total non-interest costs□	63027035.00
6. NET INCOME BEFORE OPERATING EXPENSES□	412093401.00
7. OPERATING EXPENSES	
а. Salaries and other employee-related expenses□	78382004.00
б. Rental and Maintenance□	39948531.00
в. Travel and transportation expenses□	1523586.00
г. Administrative expenses□	8156939.00
д. Representation and charitable expenses□	20814194.00
е. Depreciation expenses□	16289285.00
ж. Insurance, taxes, and other expenses□	19634882.00
з. Total operating expenses□	184749421.00
8. PROVISION FOR NON-CREDIT LOSSES□	0.00
9. NET INCOME BEFORE TAXES AND OTHER ADJUSTMENTS□	227343980.00
а. Income tax provision□	41010157.00
10. INCOME BEFORE THE ADJUSTMENTS□	186333823.00
а. Unforeseen gains or losses, net□	-
б. Other adjustments to profit, net□	-
11. NET PROFIT (LOSS)□	186333823.00

The issuers themselves are responsible for the accuracy and completeness of the information they publish on the portal