

I. PROJECTED BALANCE SHEET FOR 2023

Name of indicators	31.03.2023	31.06.2023	31.09.2023	31.12.2023
ASSETS				
1. Cash on hand and other payment documents	26 314 879,00	30 462 762,00	35 264 455,00	40 823 015,00
2. Receivables from the Central Bank of the Republic of Uzbekistan (CBRU)	566 119 313,00	1 046 617 818,00	1 533 309 976,00	1 768 182 795,00
3. Receivables from other banks	17 299 094,00	17 966 574,00	18 676 866,00	19 434 829,00
4. Bonds	440 000 000,00	500 000 000,00	550 000 000,00	600 000 000,00
5. Loans	2 337 066 002,00	2 645 855 379,00	2 915 117 597,00	3 135 725 311,00
6. Standard reserves	-22 752 913,00	-25 883 258,00	-28 612 898,00	-30 849 304,00
7. Fixed assets	137 180 619,00	143 988 842,00	137 478 312,00	130 804 758,00
8. Intangible assets	129 587 162,00	181 068 175,00	229 441 874,00	215 788 176,00
9. Other assets	233 085 985,00	239 204 715,00	244 757 649,00	249 667 811,00
TOTAL ASSETS	3 863 900 141,00	4 779 281 006,00	5 635 433 831,00	6 129 577 392,00
LIABILITIES				
1. Demand deposits	243 289 786,00	331 745 741,00	431 403 755,00	533 759 772,00
2. Savings deposits	146 170 572,00	571 858 109,00	700 602 289,00	682 344 583,00
3. Term deposits	2 920 608 361,00	3 230 582 757,00	3 785 994 130,00	4 114 188 698,00
4. Payables to other banks	53 086 262,00	54 959 320,00	56 932 089,00	59 011 720,00
5. Other loans and borrowings	63 000 000,00	71 000 000,00	71 000 000,00	71 000 000,00
6. Other liabilities	89 307 992,00	103 385 164,00	119 681 250,00	138 546 008,00
TOTAL LIABILITIES	3 515 462 972,00	4 363 531 092,00	5 165 613 513,00	5 598 850 780,00
EQUITY				
1. Share capital	301 000 000,00	325 000 000,00	325 000 000,00	325 000 000,00
2. Funds (general purpose, revaluation, etc.)	103 854,00	2 137 969,00	2 137 969,00	2 137 969,00
3. Retained earnings	47 333 314,00	88 611 944,00	142 682 349,00	203 588 643,00
TOTAL EQUITY	348 437 168,00	415 749 914,00	469 820 318,00	530 726 612,00

II. INCOME STATEMENT FOR 2023

Name of indicators	31.03.2023	31.06.2023	31.09.2023	31.12.2023
INCOME - TOTAL:	294 515 217,00	355 518 155,00	412 322 354,00	458 010 581,00
1. INTEREST INCOME	147 860 693,00	166 350 571,00	187 158 216,00	204 826 114,00
1.1 Income from lending operations	125 957 132,00	140 268 380,00	154 997 942,00	166 394 608,00
1.2 Income from accounts in other banks	21 903 562,00	26 082 192,00	32 160 274,00	38 431 507,00
2. NON-INTEREST INCOME	146 654 524,00	189 167 584,00	225 164 138,00	253 184 467,00
2.1 Income from fees, service charges, and other non-interest income	114 666 550,00	148 220 846,00	181 366 078,00	204 655 692,00
2.2 Foreign exchange gains	23 349 591,00	35 406 118,00	42 190 254,00	47 953 674,00
2.3 Other non-interest income	8 638 382,00	5 540 621,00	1 607 806,00	575 101,00
EXPENSES - TOTAL:	289 837 437,00	292 758 275,00	342 931 496,00	380 536 567,00
3. INTEREST EXPENSES	149 216 548,00	172 810 611,00	201 953 440,00	224 856 558,00
3.1 Deposit expenses	145 190 093,00	168 212 821,00	197 302 270,00	220 133 844,00
3.1.1 Demand deposits	3 554 457,00	5 146 024,00	7 401 317,00	9 656 728,00
3.1.2 Savings deposits	1 005 068,00	3 414 597,00	5 671 284,00	5 332 704,00
3.1.3 Term deposits	140 630 569,00	159 652 201,00	184 229 669,00	205 144 411,00
3.2 Payables to other banks	1 089 592,00	1 135 074,00	1 182 200,00	1 218 146,00
3.3 Other interest expenses	2 936 863,00	3 462 715,00	3 468 971,00	3 504 568,00
4. NON-INTEREST EXPENSES	32 219 378,00	39 926 005,00	52 348 111,00	61 100 829,00
4.1 Commission and service expenses	17 718 280,00	20 224 669,00	28 627 059,00	33 113 377,00
4.2 Foreign exchange losses	14 501 098,00	19 701 335,00	23 721 051,00	27 987 451,00
5. OPERATING EXPENSES	83 485 074,00	75 968 071,00	82 406 143,00	89 669 967,00
5.1 Salaries and other employee-related expenses	34 468 640,00	34 952 189,00	36 340 420,00	40 406 919,00
5.2 Rent and maintenance	2 554 723,00	2 603 547,00	2 809 920,00	2 836 428,00
5.3 Travel and transportation expenses	207 114,00	252 530,00	271 809,00	276 218,00
5.4 Administrative expenses	23 180 905,00	9 933 522,00	10 112 329,00	10 203 894,00
5.5 Representation and charity expenses	4 774 414,00	5 318 667,00	6 822 626,00	7 418 942,00
5.6 Depreciation expenses	11 664 312,00	14 677 419,00	18 241 492,00	20 272 329,00
5.7 Consulting services	4 645 111,00	6 605 203,00	6 146 563,00	6 556 111,00
5.8 Insurance, taxes, and other expenses	1 989 854,00	1 624 995,00	1 660 984,00	1 699 126,00
6. RESERVES FOR POTENTIAL LOSSES	24 916 436,00	4 053 589,00	6 223 803,00	4 909 213,00
7. NET PROFIT BEFORE TAX	4 677 780,00	62 759 880,00	69 390 857,00	77 474 014,00
8. Income tax expense	0	19 447 135,00	15 320 453,00	16 567 720,00

9. NET PROFIT	4 677 780,00	43 312 745,00	54 070 404,00	60 906 294,00
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