

**I. PROJECTED BALANCE SHEET FOR 2024**

Name of indicators	3/31/2024	31.06.2024	31.09.2024	12/31/2024
<b>ASSETS</b>				
1. Cash on hand and other payment documents	54,718,622.00	59,311,127.00	64,566,736.00	70,589,053.00
2. Receivables from the Central Bank of the Republic of Uzbekistan (CBRU)	533,822,043.00	524,593,387.00	628,565,526.00	565,793,618.00
3. Receivables from other banks	44,775,771.00	50,028,047.00	56,053,526.00	62,972,430.00
4. Bonds	100,000,000.00	100,000,000.00	100,000,000.00	100,000,000.00
5. Loans	3,289,696,637.00	3,506,205,281.00	3,750,803,504.00	4,016,082,058.00
6. Standard reserves	-33,658,884.00	-35,863,029.00	-38,343,042.00	-41,029,087.00
7. Fixed assets	1,507,235,591.00	143,799,877.00	137,429,074.00	131,171,872.00
8. Intangible assets	322,254,069.00	310,744,658.00	299,108,770.00	281,472,882.00
9. Other assets	479,336,396.00	532,994,009.00	547,157,961.00	532,210,075.00
<b>TOTAL ASSETS</b>	<b>6,298,180,244.00</b>	<b>5,191,813,356.00</b>	<b>5,545,342,055.00</b>	<b>5,719,262,901.00</b>
<b>LIABILITIES</b>				
1. Demand deposits	432,817,342.00	576,086,363.00	772,020,417.00	996,986,364.00
2. Savings deposits	155,038,537.00	159,674,867.00	164,451,682.00	169,373,239.00
3. Term deposits	3,562,879,648.00	3,624,549,726.00	3,700,249,399.00	3,597,373,046.00
4. Payables to other banks	18,000,000.00	18,000,000.00	18,000,000.00	18,000,000.00
5. Other loans and borrowings	71,290,000.00	91,290,000.00	91,290,000.00	91,290,000.00
6. Other liabilities	89,358,529.00	92,066,181.00	94,855,879.00	97,730,107.00
<b>TOTAL LIABILITIES</b>	<b>4,329,384,056.00</b>	<b>4,561,667,137.00</b>	<b>4,840,867,377.00</b>	<b>4,970,752,756.00</b>
<b>EQUITY</b>				
1. Share capital	430,000,000.00	450,000,000.00	490,000,000.00	500,000,000.00
2. Funds (general purpose, revaluation, etc.)	2,137,969.00	9,114,209.00	9,114,209.00	9,114,209.00
3. Retained earnings	180,146,219.00	171,032,010.00	205,360,468.00	275,395,934.00
<b>TOTAL EQUITY</b>	<b>612,284,189.00</b>	<b>630,146,219.00</b>	<b>704,474,678.00</b>	<b>784,510,144.00</b>

**II. INCOME STATEMENT FOR 2024**

Name of indicators	3/31/2024	31.06.2024	31.09.2024	12/31/2024
<b>INCOME - TOTAL:</b>	<b>357,326,499.00</b>	<b>734,079,482.00</b>	<b>1,135,631,511.00</b>	<b>1,567,437,053.00</b>
<b>1. INTEREST INCOME</b>	<b>241,885,165.00</b>	<b>503,503,521.00</b>	<b>789,214,915.00</b>	<b>1,096,792,789.00</b>
1.1 Income from lending operations	236,335,028.00	492,303,521.00	773,125,052.00	1,075,813,063.00
1.2 Income from accounts in other banks	5,550,137.00	11,200,000.00	16,089,863.00	20,979,726.00
<b>2. NON-INTEREST INCOME</b>	<b>115,441,335.00</b>	<b>230,575,961.00</b>	<b>346,416,596.00</b>	<b>470,644,264.00</b>
2.1 Income from fees, service charges, and other non-interest income	89,107,785.00	177,943,769.00	273,917,274.00	379,435,703.00
2.2 Foreign exchange gains	11,634,087.00	24,790,015.00	39,705,599.00	56,656,129.00
2.3 Other non-interest income	14,699,462.00	27,842,177.00	32,793,723.00	34,552,433.00
<b>EXPENSES - TOTAL:</b>	<b>350,289,998.00</b>	<b>735,789,473.00</b>	<b>1,087,668,396.00</b>	<b>1,423,082,646.00</b>
<b>3. INTEREST EXPENSES</b>	<b>186,314,777.00</b>	<b>386,876,415.00</b>	<b>596,447,506.00</b>	<b>800,149,358.00</b>
3.1 Deposit expenses	182,525,714.00	378,078,563.00	582,232,178.00	780,516,554.00
3.1.1 Demand deposits	2,192,405.00	5,253,172.00	9,667,660.00	15,138,712.00
3.1.2 Savings deposits	1,259,622.00	2,553,578.00	3,897,386.00	5,278,174.00
3.1.3 Term deposits	179,073,687.00	370,271,813.00	568,667,132.00	760,099,668.00
3.2 Payables to other banks	473,699.00	947,397.00	1,426,301.00	1,905,205.00
3.3 Other interest expenses	3,315,364.00	7,850,455.00	12,789,027.00	17,727,599.00
<b>4. NON-INTEREST EXPENSES</b>	<b>24,902,036.00</b>	<b>71,210,976.00</b>	<b>95,315,069.00</b>	<b>112,041,457.00</b>
4.1 Commission and service expenses	24,902,036.00	71,210,976.00	95,315,069.00	112,041,457.00
4.2 Foreign exchange losses	0.00	0.00	0.00	0.00
<b>5. OPERATING EXPENSES</b>	<b>130,815,481.00</b>	<b>263,370,656.00</b>	<b>375,224,613.00</b>	<b>483,820,891.00</b>
5.1 Salaries and other employee-related expenses	48,962,116.00	104,590,281.00	159,991,939.00	214,997,646.00
5.2 Rent and maintenance	4,518,523.00	8,912,633.00	13,726,459.00	19,120,908.00
5.3 Travel and transportation expenses	417,000.00	854,000.00	1,345,000.00	1,956,000.00
5.4 Administrative expenses	24,725,717.00	53,142,548.00	66,086,547.00	78,898,504.00
5.5 Representation and charity expenses	16,010,828.00	24,185,670.00	34,211,513.00	45,301,612.00
5.6 Depreciation expenses	17,893,914.00	36,327,038.00	54,333,729.00	72,226,819.00
5.7 Consulting services	1,701,614.00	3,661,142.00	9,845,670.00	11,645,198.00
5.8 Insurance, taxes, and other expenses	16,585,770.00	31,697,344.00	35,683,755.00	39,674,204.00
<b>6. RESERVES FOR POTENTIAL LOSSES</b>	<b>8,257,704.00</b>	<b>14,331,426.00</b>	<b>20,681,208.00</b>	<b>27,070,940.00</b>
<b>7. NET PROFIT BEFORE TAX</b>	<b>7,036,501.00</b>	<b>-1,709,991.00</b>	<b>47,963,115.00</b>	<b>144,354,407.00</b>
8. Income tax expense	7,458,574.00	10,814,208.00	21,383,920.00	39,990,483.00
<b>9. NET PROFIT</b>	<b>-422,073.00</b>	<b>-12,524,199.00</b>	<b>26,579,195.00</b>	<b>104,363,924.00</b>