

I. PROJECTED BALANCE SHEET FOR 2023

Name of indicators	Plan	Fact
ASSETS		
1. Cash on hand and other payment documents	40 823 015,00	266 154 322,00
2. Receivables from the Central Bank of the Republic of Uzbekistan (CBRU)	1 768 182 795,00	813 401 579,00
3. Receivables from other banks	19 434 829,00	72 194 471,00
4. Bonds	600 000 000,00	470 215 000,00
5. Loans	3 135 725 311,00	6 858 066 267,00
6. Standard reserves	-30 849 304,00	-69 330 033,00
7. Fixed assets	130 804 758,00	137 270 374,00
8. Intangible assets	215 788 176,00	386 118 290,00
9. Other assets	249 667 811,00	1 174 250 277,00
TOTAL ASSETS	6 129 577 392,00	10 108 340 547,00
LIABILITIES		
1. Demand deposits	533 759 772,00	906 846 132,00
2. Savings deposits	682 344 583,00	396 439 749,86
3. Term deposits	4 114 188 698,00	7 440 156 302,37
4. Payables to other banks	59 011 720,00	7 010 546,00
5. Other loans and borrowings	71 000 000,00	111 660 000,00
6. Other liabilities	138 546 008,00	224 606 991,77
TOTAL LIABILITIES	5 598 850 780,00	9 086 719 722,00
EQUITY		
1. Share capital	325 000 000,00	730 000 000,00
2. Funds (general purpose, revaluation, etc.)	2 137 969,00	9 114 209,00
3. Retained earnings	203 588 643,00	282 506 616,00
TOTAL EQUITY	530 726 612,00	1 021 620 825,00

II. INCOME STATEMENT FOR 2023

Name of indicators	Plan	Fact
INCOME - TOTAL:	458 010 581,00	2 191 755 073,00
1. INTEREST INCOME	204 826 114,00	1 594 158 126,00
1.1 Income from lending operations	166 394 608,00	1 539 183 806,00
1.2 Income from accounts in other banks	38 431 507,00	54 974 320,00
2. NON-INTEREST INCOME	253 184 467,00	597 596 947,00
2.1 Income from fees, service charges, and other non-interest income	204 655 692,00	463 333 400,00
2.2 Foreign exchange gains	47 953 674,00	63 169 927,00
2.3 Other non-interest income	575 101,00	71 093 620,00
EXPENSES - TOTAL:	380 536 567,00	1 790 840 812,00
3. INTEREST EXPENSES	224 856 558,00	1 125 254 695,00
3.1 Deposit expenses	220 133 844,00	1 099 096 202,72
3.1.1 Demand deposits	9 656 728,00	5 458 510,00
3.1.2 Savings deposits	5 332 704,00	5 537 696,12
3.1.3 Term deposits	205 144 411,00	1 088 099 996,60
3.2 Payables to other banks	1 218 146,00	7 406 369,00
3.3 Other interest expenses	3 504 568,00	18 752 123,28
4. NON-INTEREST EXPENSES	61 100 829,00	186 876 517,00
4.1 Commission and service expenses	33 113 377,00	180 541 446,00
4.2 Foreign exchange losses	27 987 451,00	6 335 071,00

5. OPERATING EXPENSES	89 669 967,00	478 709 600,00
5.1 Salaries and other employee-related expenses	40 406 919,00	234 684 569,00
5.2 Rent and maintenance	2 836 428,00	21 122 948,00
5.3 Travel and transportation expenses	276 218,00	1 918 261,00
5.4 Administrative expenses	10 203 894,00	63 102 398,00
5.5 Representation and charity expenses	7 418 942,00	47 632 021,00
5.6 Depreciation expenses	20 272 329,00	75 829 205,00
5.7 Consulting services	6 556 111,00	0
5.8 Insurance, taxes, and other expenses	1 699 126,00	34 420 198,00
6. RESERVES FOR POTENTIAL LOSSES	4 909 213,00	170 939 799,00
7. NET PROFIT BEFORE TAX	77 474 014,00	229 974 459,00
8. Income tax expense	16 567 720,00	39 700 322,00
9. NET PROFIT	60 906 294,00	190 274 137,00