

I. PROJECTED BALANCE SHEET FOR 2024

Name of indicators	Plan	Actual
ASSETS		
1. Cash on hand and other payment documents	70 589 053,00	266 154 322,00
2. Receivables from the Central Bank of the Republic of Uzbekistan (CBRU)	565 793 618,00	813 401 579,00
3. Receivables from other banks	62 972 430,00	72 194 471,00
4. Bonds	100 000 000,00	470 215 000,00
5. Loans	4 016 082 058,00	6 858 066 267,00
6. Standard reserves	-41 029 087,00	-69 330 033,00
7. Fixed assets	131 171 872,00	137 270 374,00
8. Intangible assets	281 472 882,00	386 118 290,00
9. Other assets	532 210 075,00	1 174 250 277,00
TOTAL ASSETS	5 719 262 901,00	10 108 340 547,00
LIABILITIES		
1. Demand deposits	996 986 364,00	906 846 132,00
2. Savings deposits	169 373 239,00	396 439 749,86
3. Term deposits	3 597 373 046,00	7 440 156 302,37
4. Payables to other banks	18 000 000,00	7 010 546,00
5. Other loans and borrowings	91 290 000,00	111 660 000,00
6. Other liabilities	97 730 107,00	224 606 991,77
TOTAL LIABILITIES	4 970 752 756,00	9 086 719 722,00
EQUITY		
1. Share capital	500 000 000,00	730 000 000,00
2. Funds (general purpose, revaluation, etc.)	9 114 209,00	9 114 209,00
3. Retained earnings	275 395 934,00	282 506 616,00
TOTAL EQUITY	784 510 144,00	1 021 620 825,00

II. INCOME STATEMENT FOR 2024

Name of indicators	Plan	Actual
INCOME - TOTAL:	1 567 437 053,00	2 191 755 073,00
1. INTEREST INCOME	1 096 792 789,00	1 594 158 126,00
1.1 Income from lending operations	1 075 813 063,00	1 539 183 806,00
1.2 Income from accounts in other banks	20 979 726,00	54 974 320,00
2. NON-INTEREST INCOME	470 644 264,00	597 596 947,00
2.1 Income from fees, service charges, and other non-interest income	379 435 703,00	463 333 400,00
2.2 Foreign exchange gains	56 656 129,00	63 169 927,00
2.3 Other non-interest income	34 552 433,00	71 093 620,00
EXPENSES - TOTAL:	1 423 082 646,00	1 790 840 812,00
3. INTEREST EXPENSES	800 149 358,00	1 125 254 695,00
3.1 Deposit expenses	780 516 554,00	1 099 096 202,72
3.1.1 Demand deposits	15 138 712,00	5 458 510,00
3.1.2 Savings deposits	5 278 174,00	5 537 696,12
3.1.3 Term deposits	760 099 668,00	1 088 099 996,60
3.2 Payables to other banks	1 905 205,00	7 406 369,00
3.3 Other interest expenses	17 727 599,00	18 752 123,28
4. NON-INTEREST EXPENSES	112 041 457,00	186 876 517,00
4.1 Commission and service expenses	112 041 457,00	180 541 446,00
4.2 Foreign exchange losses	0,00	6 335 071,00
5. OPERATING EXPENSES	483 820 891,00	478 709 600,00
5.1 Salaries and other employee-related expenses	214 997 646,00	234 684 569,00
5.2 Rent and maintenance	19 120 908,00	21 122 948,00
5.3 Travel and transportation expenses	1 956 000,00	1 918 261,00
5.4 Administrative expenses	78 898 504,00	63 102 398,00
5.5 Representation and charity expenses	45 301 612,00	47 632 021,00
5.6 Depreciation expenses	72 226 819,00	75 829 205,00
5.7 Consulting services	11 645 198,00	0,00
5.8 Insurance, taxes, and other expenses	39 674 204,00	34 420 198,00
6. RESERVES FOR POTENTIAL LOSSES	27 070 940,00	170 939 799,00
7. NET PROFIT BEFORE TAX	144 354 407,00	229 974 459,00
8. Income tax expense	39 990 483,00	39 700 322,00
9. NET PROFIT	104 363 924,00	190 274 137,00