

I. PROJECTED BALANCE SHEET FOR 2025				
Name of indicators	3/31/25	6/30/25	9/30/25	12/31/25
ASSETS				
1. Cash on hand and other payment documents	184,097,820.00	212,101,366.00	245,735,157.00	284,663,958.00
2. Receivables from the Central Bank of the Republic of Uzbekistan (CBRU)	925,332,481.00	1,080,509,521.00	1,246,355,112.00	1,444,049,632.00
3. Receivables from other banks	83,713,882.00	97,022,495.00	111,643,056.00	128,662,873.00
4. Bonds	1,248,818,184.00	1,216,763,805.00	1,421,612,730.00	1,309,713,913.00
5. Investments	120,000,000.00	150,000,000.00	150,000,000.00	150,000,000.00
6. Loans	7,565,398,642.00	8,980,489,892.00	10,755,695,897.00	12,326,160,852.00
7. Standard reserves	-77,575,249.00	-91,549,697.00	-113,792,620.00	-129,799,635.00
8. Fixed assets	571,402,041.00	602,233,729.00	591,324,530.00	579,587,921.00
9. Intangible assets	374,485,865.00	565,403,240.00	538,648,949.00	511,894,657.00
10. Other assets	531,377,402.00	548,853,932.00	561,037,349.00	568,222,980.00
TOTAL ASSETS	11,527,051,068.00	13,361,828,284.00	15,508,260,160.00	17,173,157,152.00
LIABILITIES				
1. Demand deposits	1,071,058,198.00	1,378,681,618.00	1,850,938,823.00	1,758,506,024.00
2. Savings deposits	422,057,077.00	455,805,395.00	495,657,838.00	535,875,165.00
3. Term deposits	8,292,717,700.00	9,410,366,693.00	10,540,381,270.00	11,823,442,975.00
4. Payables to other banks	10,149,172.00	11,315,833.00	12,637,171.00	14,135,595.00
5. Other loans and borrowings	371,460,000.00	501,460,000.00	811,460,000.00	944,460,000.00
6. Other liabilities	226,453,486.00	226,521,428.00	226,589,392.00	226,657,375.00
TOTAL LIABILITIES	10,393,895,632.00	11,984,150,968.00	13,937,664,494.00	15,303,077,134.00
EQUITY				
1. Share capital	800,000,000.00	950,000,000.00	1,000,000,000.00	1,065,000,000.00
2. Funds (general purpose, revaluation, etc.)	9,114,209.00	18,628,022.00	18,628,022.00	18,628,022.00
3. Retained earnings	324,041,226.00	409,049,295.00	551,967,644.00	786,451,995.00
TOTAL EQUITY	1,133,155,435.00	1,377,677,317.00	1,570,595,666.00	1,870,080,017.00
II. INCOME STATEMENT FOR 2025				
Name of indicators	3/31/25	6/30/25	9/30/25	12/31/25
INCOME - TOTAL:	795,285,722.00	1,748,514,811.00	2,902,594,197.00	4,270,489,953.00
1. INTEREST INCOME	642,651,094.00	1,408,285,732.00	2,318,898,638.00	3,365,885,655.00
1.1 Income from lending operations	617,641,940.00	1,348,040,914.00	2,224,639,924.00	3,230,194,543.00
1.2 Income from accounts in other banks	25,009,154.00	60,244,818.00	94,258,714.00	135,691,112.00
2. NON-INTEREST INCOME	152,634,628.00	340,229,079.00	583,695,559.00	904,604,298.00
2.1 Income from fees, service charges, and other non-interest income	119,248,542.00	272,420,320.00	480,560,817.00	762,475,289.00
2.2 Foreign exchange gains	19,586,086.00	43,508,759.00	72,134,742.00	105,129,009.00
2.3 Other non-interest income	13,800,000.00	24,300,000.00	31,000,000.00	37,000,000.00
EXPENSES - TOTAL:	728,116,746.00	1,569,493,112.00	2,535,522,038.00	3,594,885,755.00
3. INTEREST EXPENSES	466,171,703.00	983,421,006.00	1,575,060,022.00	2,239,126,525.00
3.1 Deposit expenses	457,538,050.00	959,415,842.00	1,525,906,827.00	2,157,934,441.00
3.1.1 Demand deposits	0.00	0.00	0.00	0.00
3.1.2 Savings deposits	3,154,850.00	6,595,674.00	10,372,087.00	14,486,519.00
3.1.3 Term deposits	454,383,200.00	952,820,168.00	1,515,534,740.00	2,143,447,922.00
3.2 Payables to other banks	0.00	0.00	0.00	0.00
3.3 Other interest expenses	8,633,653.00	24,005,164.00	49,153,195.00	81,192,084.00
4. NON-INTEREST EXPENSES	39,026,101.00	79,657,056.00	125,639,518.00	177,952,138.00
4.1 Commission and service expenses	37,310,413.00	76,141,680.00	120,234,454.00	170,609,386.00
4.2 Foreign exchange losses	1,715,688.00	3,515,376.00	5,405,064.00	7,342,752.00
5. OPERATING EXPENSES	149,800,530.00	311,922,333.00	478,957,652.00	650,259,553.00
5.1 Salaries and other employee-related expenses	65,542,702.00	137,516,108.00	209,987,671.00	284,419,818.00
5.2 Rent and maintenance	5,935,686.00	12,166,586.00	18,612,232.00	24,970,177.00
5.3 Travel and transportation expenses	602,500.00	1,250,000.00	1,812,500.00	2,375,000.00
5.4 Administrative expenses	18,106,377.00	38,292,753.00	58,504,130.00	78,715,506.00
5.5 Representation and charity expenses	15,565,923.00	32,885,548.00	51,451,471.00	71,627,799.00
5.6 Depreciation expenses	27,890,870.00	61,865,524.00	102,409,144.00	142,961,264.00
5.7 Consulting services	8,233,400.00	11,200,400.00	11,807,400.00	13,077,400.00
5.8 Insurance, taxes, and other expenses	7,923,072.00	16,745,414.00	24,373,104.00	32,112,589.00
6. RESERVES FOR POTENTIAL LOSSES	73,118,412.00	194,492,717.00	355,864,846.00	527,547,539.00
7. NET PROFIT BEFORE TAX	67,168,976.00	179,021,699.00	367,072,159.00	675,604,198.00
8. Income tax expense	16,120,554.00	42,965,208.00	88,097,318.00	162,145,008.00
9. NET PROFIT	51,048,422.00	136,056,491.00	278,974,841.00	513,459,190.00