

JSC "National Bank for Foreign Economic Activity of the Republic of Uzbekistan"
Statement of Financial Position as of 30 June 2026

(in thousand UZS)

№	ASSETS	Total	in UZS	in foreign currency (equivalent in UZS)
1	Cash and other payment documents	3 703 806 481	1 990 813 215	1 712 993 266
2	Amounts due from the Central Bank of the Republic of Uzbekistan	4 852 641 567	4 249 599 567	603 042 000
3	Amounts due from other banks, net	16 283 919 391	913 243 168	15 370 676 223
3.1.	Amounts due from other banks, gross	16 356 543 821	913 243 168	15 443 300 653
3.2.	Less: reserve for possible losses	72 624 430	0	72 624 430
4	Purchase and sale accounts, net	8 791 036 454	8 239 527 571	551 508 883
4.1.	Securities for sale, gross	8 820 725 064	8 255 988 292	564 736 772
4.2.	Discount and premiums on securities	-28 188 610	-14 960 721	-13 227 889
4.3.	Less: reserve for possible losses	1 500 000	1 500 000	0
5	Precious metals, coins, gems, net	26 104 706	3 632 074	22 472 632
5.1.	Precious metals, coins, gems, gross	26 104 706	3 632 074	22 472 632
5.2.	Less: reserve for possible losses	0	0	0
6	Investments, net	2 905 375 399	2 805 752 860	99 622 539
6.1.	Investments, gross	3 664 023 475	3 564 400 936	99 622 539
6.2.	Discount and premiums on investments	0	0	0
6.3.	Less: reserve for possible losses	758 648 076	758 648 076	0
7	Securities purchased under a repurchase agreement, net	657 889 414	657 889 414	0
7.1.	Securities purchased under a repurchase agreement, gross	657 889 414	657 889 414	0
7.2.	Less: reserve for possible losses	0	0	0
8	Loans and leasing operations, net	99 451 977 360	38 683 641 972	60 768 335 388
8.1.	Loans and leasing operations, gross	107 128 157 522	41 206 118 084	65 922 039 438
8.2.	Less: reserve for possible losses	7 676 180 162	2 522 476 112	5 153 704 050
9	Customer liabilities on financial instruments, net	12 526	0	12 526
9.1.	Customer liabilities on financial instruments, gross	1 489 030	1 476 504	12 526
9.2.	Less: reserve for possible losses	1 476 504	1 476 504	0
10	Fixed assets, net	2 041 303 601	2 041 303 601	0
11	Accrued interest and non-interest income in total, net	4 745 083 988	1 621 115 633	3 123 968 355
11.1.	Accrued interest receivable, gross	5 834 553 433	2 247 238 480	3 587 314 953
11.2.	Accrued non-interest income, gross	19 275 476	6 526 324	12 749 152
11.2.1.	Less: reserve for possible losses	1 108 744 921	632 649 171	476 095 750
12	Other bank own property, net	1 261 575 648	1 261 575 648	0
12.1.	Other own property collected on loans and leasing, gross	894 609 969	894 609 969	0
12.2.	Other bank own property, gross	769 760 035	769 760 035	0
12.3.	Less: accumulated depreciation and reserves for potential losses	402 794 356	402 794 356	0
13	Reserves created on assets classified as standard	808 639 712	808 639 712	0
13.1	Reserves for standard classified loans, leases and factoring	611 583 082	611 583 082	
13.2	Reserve on other assets classified as standard	188 809 576	188 809 576	
13.3	Reserve for interest and intermediary fees on assets classified as standard	8 247 054	8 247 054	
14	Other assets, net	2 631 466 204	1 324 041 853	1 307 424 351
14.1.	Other assets, gross	2 945 289 792	1 588 208 411	1 357 081 381
14.2.	Less: reserve for possible losses	313 823 588	264 166 558	49 657 030
14.3.	Purchase and sale of FX and FX positions	0		
15.	Total assets	146 543 553 027	62 983 496 864	83 560 056 163
	LIABILITIES AND EQUITY			
	LIABILITIES			
16.	Demand deposits	20 009 222 895	10 649 398 345	9 359 824 550
17.	Time deposits	37 928 910 483	25 983 658 279	11 945 252 204
18.	Amounts due to the Central Bank of Uzbekistan	367 960 210	3 992 022	363 968 188
19.	Amounts due to other banks and financial institutions	8 427 694 549	221 309 618	8 206 384 931
20.	Securities sold under repurchase agreements (REPO)	0	0	0
21.	Payable loans and leasing transactions	43 254 647 770	3 693 836 269	39 560 811 501
22.	Debt Securities issued	10 110 815 921	2 895 992 889	7 214 823 032
23.	Subordinated loans	1 561 092 474	187 898 976	1 373 193 498
24.	Accrued interest payable	2 411 741 425	1 008 299 307	1 403 442 118
25.	Accrued Taxes	24 808 848	24 808 848	0
26.	Clearing Transactions	6 833 353	1 421 251	5 412 102
27.	Reserves created for off-balance items classified as standard	54 871 284	54 871 284	
28.	Other liabilities	1 548 317 769	1 210 885 028	337 432 741
29.	Total liabilities	125 706 916 981	45 936 372 116	79 770 544 865
	EQUITY			
30	Authorized capital	17 767 115 170	17 767 115 170	0
30.1	Ordinary shares	17 767 115 170	17 767 115 170	
30.2	Preference shares	0		
31	Capital Surplus	0		
32	Reserve capital	951 828 293	951 828 293	0
32.1	General Purpose Reserve Fund	923 853 189	923 853 189	
32.2	Reserves for Devaluation	0	0	
32.3	Other Reserve Funds	27 975 104	27 975 104	
33	Retained earnings	2 117 692 583	2 117 692 583	
33.1	of which, net profit (loss) of the current year	1 214 106 545	1 214 106 545	
34	Total equity	20 836 636 046	20 836 636 046	0
35	Total liabilities and equity	146 543 553 027	66 773 008 162	79 770 544 865

JSC "National Bank for Foreign Economic Activity of the Republic of Uzbekistan"
Income Statement as of 30 June 2026

(in thousand UZS)

№	Categories	Total	in UZS	in foreign currency (equivalent in UZS)
1.	INTEREST INCOME			
a.	Interest income on accounts in the Central Bank of Uzbekistan	37 693 151	37 693 151	
b.	Interest income on accounts in other banks	343 893 795	101 686 275	242 207 520
c.	Debt at amortized cost interest income on investments in securities	0		
e.	Interest income on purchased and sold securities	561 014 696	542 572 023	18 442 673
f.	Interest income on customer liabilities	0		
g.	Interest income on customer liabilities on outstanding acceptances of this bank	0		
h.	Interest, Discount(s) and installments on credit and leasing operations	5 812 128 953	3 685 952 561	2 126 176 392
i.	Interest income on repurchase agreements	21 553 889	21 553 889	
j.	Other interest income	2 935 297 355	2 083 903 537	851 393 818
k.	Total interest income	9 711 581 839	6 473 361 436	3 238 220 403
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	841 938	841 938	
b.	Interest expenses on term deposits	2 053 052 870	1 825 695 638	227 357 232
c.	Interest expense on accounts payable to the CBU	6 056 452		6 056 452
d.	Interest expense on accounts payable to other banks	14 061 892	11 974 251	2 087 641
e.	Total interest expense on deposits	2 074 013 152	1 838 511 827	235 501 325
f.	Interest expense on loans due	1 001 393 274	163 927 966	837 465 308
g.	Interest expense on agreements for the sale of securities with subsequent repurchase	0		
h.	Other interest expenses	3 536 208 782	2 352 494 376	1 183 714 406
i.	Total interest expense on loans	4 537 602 056	2 516 422 342	2 021 179 714
j.	Total interest expenses	6 611 615 208	4 354 934 169	2 256 681 039
3.	NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS	3 099 966 631	2 118 427 267	981 539 364
a.	Less: Estimation of possible losses on loans and leasing	4 868 646 231	1 236 314 038	3 632 332 193
b.	Less: Estimation of possible losses on securities	0		
c.	Less: Estimation of possible losses on investments	722 177 400	722 177 400	
d.	Less: Estimation of possible losses on other assets	856 772 538	509 451 505	347 321 033
e.	Net interest income after evaluating possible losses on loans and leasing	-3 347 629 538	-349 515 676	-2 998 113 862
4.	NON - INTEREST INCOME			
a.	Fee and commission income	597 466 302	546 173 905	51 292 397
b.	Income in foreign currency	1 103 982 329	125 226 804	978 755 525
c.	Income from commercial operations	0		
d.	Income and dividends from investments	855 573 403	15 031 579	840 541 824
e.	Return of inventories created against possible losses on assets	3 244 439 118	2 032 421 969	1 212 017 149
f.	Income from the repayment of loans from the account	1 262 461 851	421 920 027	840 541 824
g.	Other non - interest income	26 113 295	22 597 416	3 515 879
h.	Total non - interest income	7 090 036 298	3 163 371 700	3 926 664 598
5.	NON - INTEREST EXPENSES			
a.	Fee and commission expenses	240 503 439	135 091 502	105 411 937
b.	Losses in foreign currency	478 638 604	96 180	478 542 424
c.	Losses from commercial operations	0		
d.	Losses on Investments	0		
e.	Other non - interest expenses	56 405 212	55 209 402	1 195 810
f.	Total non - interest expenses	775 547 255	190 397 084	585 150 171
6.	NET INCOME BEFORE OPERATING EXPENSES	2 966 859 505	2 623 458 940	343 400 565
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	761 406 625	761 261 575	
a1.	from this, payments to management personnel	13 877 080	13 877 080	
b.	Rent and maintenance	294 318 232	167 429 881	
c.	Travel and transportation expenses	6 941 120	6 351 771	
d.	Administrative expenses	43 263 115	39 655 345	
e.	Representation and charity	9 208 147	7 784 250	
f.	Depreciation expense	155 589 206	155 589 206	
g.	Insurance	3 832 210	3 832 210	
h.	Taxes	51 653 179	51 653 179	
i.	Fines and penalties	733 459	732 759	
j.	Other operating expenses	111 753 726	110 743 898	
k.	Total operating expenses	1 438 699 019	1 305 034 074	
8.	NET INCOME BEFORE TAXES AND OTHER AMENDMENTS	1 528 160 486	1 318 424 866	209 735 620
a.	Income tax expenses	314 053 941	229 999 758	84 054 183
9.	PROFIT BEFORE INTRODUCTION OF AMENDMENTS	1 214 106 545	1 088 425 108	125 681 437
a.	Unexpected gains or losses, net	0	0	0
b.	Other profit adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	1 214 106 545	1 088 425 108	125 681 437