

Bank balance structure
JSCMB Ipoteka-bank

31 декабря 2022 г.

Таблица-1

тыс. сум

№	Assets	Жами	Миллий валютада	Хорижий валютада (сўм экв.)
1	Cash and cash equivalents	1 301 986 131	467 655 975	834 330 156
2	Due from Central Bank of Uzbekistan	1 940 452 417	1 767 482 155	172 970 262
3	Due from Other Banks, net	3 639 715 284	199 414 232	3 440 301 052
3.1	Due from Other Banks, gross	3 662 166 204	199 414 232	3 462 751 972
3.2	Less: Allowance for Possible Losses	22 450 920	0	22 450 920
4	Trading Securities, net	3 917 698 257	3 917 698 257	0
4.1	Trading Securities, gross	4 030 305 000	4 030 305 000	0
4.2	Discount and premiums on securities	-112 606 743	-112 606 743	0
4.3	Less: Allowance for Possible Losses	0	0	0
5	Precious Metals, Stones, and Coins, net	684	684	0
5.1	Precious Metals, Stones, and Coins, gross	684	684	0
5.2	Less: Allowance for Possible Losses	0	0	0
6	Investment Securities, net	128 629 478	128 629 478	0
6.1	Investment Securities, gross	135 196 576	135 196 576	0
6.2	Investment costs, discounts and rewards	0	0	0
6.3	Less: Allowance for Possible Losses	6 567 098	6 567 098	0
7	Securities purchased under a repurchase agreement, net	0	0	0
7.1	Securities purchased under a repurchase agreement, gross	0	0	0
7.2	Allowance for Possible Losses	0	0	0
8	Loans and Leases, net	32 099 691 983	21 187 949 140	10 911 742 843
8.1	Loans and Leases, gross	32 657 580 148	21 557 097 527	11 100 482 621
8.2	Less: Allowance for Possible Losses	557 888 165	369 148 387	188 739 778
9	Customers Liabilities on financial instruments, net	0	0	0
9.1	Customers Liabilities on financial instruments, gross	0	0	0
9.2	Less: Allowance for Possible Losses	0	0	0
10	Premises and equipments, net	314 315 317	314 315 317	0
11	Accrued interest and non-interest income, net	879 366 315	462 705 177	416 661 138
11.1	Accrued interest receivable, gross	912 529 053	509 382 192	403 146 861
11.2	Accrued non-interest income receivable, gross	83 470 793	44 005 666	39 465 127
11.2.1	Less: Allowance for Possible Losses	116 633 531	90 682 681	25 950 850
12	Other own property of the bank, net	103 525 461	103 525 461	0
12.1	Other own property collected under loans and leasing, gross	267 040 000	267 040 000	0
12.2	Other own property of the bank, gross	1 886 738	1 886 738	0
12.3	Less: Accumulated depreciation and Allowance for Possible Losses	165 401 277	165 401 277	0
13	Provisions created for assets classified as standard	335 888 580	335 888 580	0
13.1	Provisions for loans, leasing and factoring classified as standard	286 849 487	286 849 487	0
13.2	Provisions for other assets classified as standard	44 320 649	44 320 649	0
13.3	Provisions for interest and commissions classified as standard	4 718 444	4 718 444	0
14	Other Assets, net	197 148 372	119 626 815	77 521 557
14.1	Other Assets, gross	284 664 953	157 969 709	126 695 244
14.2	Less: Allowance for Possible Losses	87 516 581	38 342 894	49 173 687
14.3	Trading of foreign exchange and foreign exchange positions	0	0	0
15	Total assets	44 186 641 119	28 333 114 111	15 853 527 008
	Liabilities			
16	Demand Deposits	8 171 075 077	4 525 864 838	3 645 210 239
17	Term Deposits	8 261 330 986	6 918 815 937	1 342 515 049
18	Due to Central Bank of Uzbekistan	14 921 202	14 921 202	0
19	Due to Other Banks	2 886 653 378	881 696 428	2 004 956 950
20	Securities sold under REPO agreements	0	0	0
21	Loans and Leases payable	13 371 920 237	8 377 508 603	4 994 411 634
22	Debt securities in issue	4 148 636 244	780 998 244	3 367 638 000
23	Subordinated Debt	424 092 049	424 092 049	0
24	Accrued Interest Payable	372 560 166	152 664 737	219 895 429
25	Accrued taxes payable	74 958 715	74 958 715	0
26	Clearing transactions	14 146 685	444 724	13 701 961
27	Provisions created on off-balance sheet items classified as standard	9 567 676	9 567 676	0
28	Other Liabilities	519 343 552	304 398 930	214 944 622
29	Total liabilities	38 269 205 967	22 465 932 083	15 803 273 884
	Shareholders' Equity			
30	Charter Capital	2 989 584 339	2 989 584 339	0
30.1	Common stock	2 981 532 339	2 981 532 339	0
30.2	Preferred stock	8 052 000	8 052 000	0
31	Additional Paid-in Capital	754 434	754 434	0
32	Reserve Capital	719 597 696	719 597 696	0
32.1	General reserved fund	698 081 995	698 081 995	0
32.2	Allowance for standard assets	0	0	0
32.3	Devaluation Reserve	0	0	0
32.4	Other reserves and funds	21 515 701	21 515 701	0
33	Retained Earnings	2 207 498 683	2 207 498 683	0
33.1	of which, net profit (loss) of the current year	1 156 476 399	1 156 476 399	0
34	Total Shareholders' Equity	5 917 435 152	5 917 435 152	0
35	Total Liabilities and Shareholders' Equity	44 186 641 119	28 383 367 235	15 803 273 884

INCOME STATEMENT
JSCMB Ipoteka-bank

Таблица-3
31 декабря 2022 г.

в тыс. сум

№	Category	Итого	в национальной валюте	в иностранной валюте (в экв. в сум)
1.	1. INTEREST INCOME			
а.	Interest Income on CBU accounts	41 756 573	41 756 573	0
б.	Interest income on due from other banks	100 203 700	49 560 290	50 643 410
в.	Interest income on debt securities measured at amortized cost	0	0	0
г.	Interest Income on Investments	465 271 868	465 271 868	0
д.	Interest Income on Customers' Liabilities	0	0	0
е.	Interest income on obligations of clients on outstanding acceptances of this bank	0	0	0
ж.	Interest, discount and fees on loans and leases	3 873 309 754	3 263 638 726	609 671 028
з.	Interest Income on reverse repurchase agreements	0	0	0
и.	Other interest income	1 946 764 054	1 573 864 422	372 899 632
к.	TOTAL INTEREST INCOME	6 427 305 949	5 394 091 879	1 033 214 070
2.	2. INTEREST EXPENSE			
а.	Interest Expense on Demand Deposits	41 795 270	41 781 688	13 582
б.	Interest Expense on Term Deposits	987 526 684	912 650 036	74 876 648
в.	Interest Expense on CBU accounts	0	0	0
г.	Interest Expense on due to other Banks	79 552 362	64 066 899	15 485 463
д.	Total Interest Expense on Deposits	1 108 874 316	1 018 498 623	90 375 693
е.	Interest Expense on Loans Payable	625 682 821	439 686 628	185 996 193
ж.	Interest Expense on REPO Agreements	0	0	0
з.	Other Interest Expense	2 283 169 812	1 715 945 994	567 223 818
и.	Total Interest Expense on Borrowings	2 908 852 633	2 155 632 622	753 220 011
к.	TOTAL INTEREST EXPENSE	4 017 726 949	3 174 131 245	843 595 704
3.	3. NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSS ON ASSETS	2 409 579 000	2 219 960 634	189 618 366
а.	Less: Impairment losses on loans and leases	1 279 988 423	979 946 421	300 042 002
б.	Less: Impairment losses on securities	0	0	0
в.	Less: Impairment losses on investments	6 046 813	6 046 813	0
г.	Less: Impairment losses on other assets	528 913 200	377 490 726	151 422 474
д.	Net interest income after assessing possible losses on loans and leases	594 630 564	856 476 674	-261 846 110
4.	4. NON INTEREST EXPENSES			
а.	Income from commissions and service fees	463 191 340	372 926 696	90 264 644
б.	Foreign exchange gain	1 631 043 389	60 450 863	1 570 592 526
в.	Gain on Commercial Transactions	0	0	0
г.	Gain on dividends from investments	7 221 748	7 221 748	0
д.	Other non-interest income	1 411 240 464	1 126 458 718	284 781 746
	<i>including</i>			
д1.	Recovery on Charged-Off Assets	1 147 390 380	905 669 859	241 720 521
д2.	Recovery of written-off loans	176 597 052	156 727 657	19 869 395
е.	TOTAL NON INTEREST EXPENSES	3 512 696 941	1 567 058 025	1 945 638 916
5.	5. NON INTEREST EXPENSES			
а.	Commission and Fee Expenses	114 656 065	76 042 783	38 613 282
б.	Loss on foreign exchange	1 506 970 976	5 271 817	1 501 699 159
в.	Loss on trading securities	0	0	0
г.	Losses on Investments	0	0	0
д.	Other Non Interest Expenses	1 484 465	1 484 465	0
е.	TOTAL NON INTEREST EXPENSES	1 623 111 506	82 799 065	1 540 312 441
6.	6. NET INCOME BEFORE OPERATING EXPENSES	2 484 215 999	2 340 735 634	143 480 365
7.	7. OPERATING EXPENSES			
а.	Salaries and other employee costs	761 407 735	761 407 735	
а1)	of them, payments to executive management	12 479 937	12 479 937	
б.	Rent and maintenance expenses	77 210 817	77 210 817	
в.	Travel and Transport Expenses	7 205 219	7 205 219	
г.	Administrative expenses	29 852 923	29 852 923	
д.	Representation and charity expenses	56 159 532	56 159 532	
е.	Depreciation costs	82 968 164	82 968 164	
ж.	Insurance	6 149 436	6 149 436	
з.	Taxes	10 573 226	10 573 226	
и.	Fines and penalties	158 838	158 838	
к.	Other operating expenses	20 266 701	20 266 701	
л.	TOTAL OPERATING EXPENSES	1 051 952 591	1 051 952 591	
8.	8. NET INCOME BEFORE TAXES & OTHER ADJUSTMENTS	1 432 263 408	1 288 783 043	143 480 365
а.	Income Taxes	275 787 009	275 787 009	
9.	9. INCOME BEFORE OTHER ADJUSTMENTS	1 156 476 399	1 012 996 034	143 480 365
а.	Unexpected income and loss, net	0	0	0
б.	Other adjustments to income, net	0	0	0
10.	10. NET INCOME (LOSS)	1 156 476 399	1 012 996 034	143 480 365

CALCULATION OF PRUDENTIAL STANDARDS

Таблица-22

JSCMB Ipoteka-bank

31.12.2022

№	Name of Indicator		Фактическое значение	Нормативное значение	Отклонение
	А		В	Г	Д
1	Capital Adequacy Ratio				
1.1	Capital Adequacy Ratio		0,168	Мин 0,130	
1.2	Tier I Capital Adequacy Ratio		0,126	Мин 0,100	
1.3	Tier 1 Core/ Fixed Capital Adequacy Ratio		0,126	Мин 0,080	
1.4	Leverage Ratio		0,099	Мин 0,060	
2	Liquidity Ratios				
2.1	Share of highly liquid assets in total assets		0,204	Мин 0,100	
2.2	Liquidity coverage ratio	Total	1,885	Мин	
		<i>in local currency</i>	2,478		
		<i>in for. currency</i>	1,283		
2.3	Net stable funding ratio	Total	1,167	Мин	
		<i>in local currency</i>	1,137		
		<i>in for. currency</i>	1,235		
3	Normative for transactions with borrowers				
3.1	Maximum Risk Rate for One Borrower or Group of Interconnected Borrowers, Secured Loans/Leases		0,228	Макс 0,25	
3.2	Maximum Risk Rate for One bank or Group of Interconnected bank borrowers for interbank loans and deposits		0,208	Макс 0,25	
3.3	Maximum Exposure to One Borrower or Group of Interrelated Borrowers (excluding interbank exposure)		0,000	Макс 0,05	
3.4	Aggregate largest risk ratio		1,548	Макс 5,00	
4	Normative on Operations with Securities				
4.1	Maximum amount of Bank's Investment in Securities of One Issuer		0,005	Макс 0,15	
4.2	Maximum Amount of Bank Investments in Trading Securities		0,000	Макс 0,25	
4.3	Maximum Amount of Total Bank Investments in Securities of All Issuers		0,028	Макс 0,50	
5	Normative on Operations with related parties				
5.1	Amount of Granted Loan to One Insider or Group of Insiders, Secured Loans/Leases		0,000	Макс 0,25	
5.2	Total Amount of Loans Granted to All Insider		0,004	Макс 0,50	
6	Normative for bank investments in real estate				
6.1	Total amount of all bank investments in real estate		0,034	Макс 1,00	