

**QUARTERLY REPORT OF THE ISSUER
FOR THE THIRD QUARTER OF 2022**

1.	NAME OF THE ISSUER			
	Full: In the state language: In Latin script: In Russian: In English:	Ипотека-банк» акциядорлик тижорат ипотека банки «Ipoteka-bank» aksiyadorlik tijorat ipoteka banki Акционерный коммерческий ипотечный банк «Ипотека-банк» Joint-stock commercial mortgage bank «Ipoteka-bank»		
	Abbreviated: In the state language: In Latin script: In Russian: In English:	Ипотека-банк» АТИБ «Ipoteka-bank» АТИБ АКИБ «Ипотека-банк» JSCMB «Ipoteka-bank»		
	Name of the stock ticker:	A054570 (IPTB)		
2.	CONTACT DETAILS			
	Location:	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30.		
	Mailing address:	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30.		
	AddressEmail:	cenbum@ipotekabank.uz		
	Official website:	www.ipotekabank.uz		
3.	BANK DETAILS			
	Name of servicing bank:	Main operational department of JSCMB "Ipoteka-bank"		
	Current account number:	№10301000900000937001		
	MFIs:	00937		
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED:			
	registration authority:	Joint-Stock Commercial Mortgage Bank "Ipoteka-Bank" was registered on April 30, 2005 by the Central Bank of the Republic of Uzbekistan No. 74. License of the Central Bank of the Republic of Uzbekistan for the right to carry out banking operations No. 74 dated December 25, 2021.		
	body of the state tax service (TIN):	State Tax Inspectorate of Mirzo-Ulugbek district of Tashkent city, TIN 202858483.		
	Numbers assigned by state statistics authorities: State Committee of the Republic of Uzbekistan on Statistics, Department of Statistics, Tashkent, No. 38550 dated July 13, 2005.			
	KFS:144, ОКПО: 17068947, ОКЕД: 64190, SOATO: 1726269.			
5.	BALANCE SHEET OF THE BANK AS OF 30/09/2022 (in thousand soums)			
No.	ASSETS	Total	in national currency	in foreign currency (in equivalent in soums)
1	Cash on hand and other payment documents	1 093 513 398	370 745 293	722 768 105
2	To be received from the CBRU	1 187 315 117	894 651 794	292 663 323
3	Receivable from other banks and financial institutions, net	6 732 811 722	288 672 635	6 444 139 087
3.1.	Receivable from other banks, gross	6 754 839 742	288 672 635	6 466 167 107
3.2.	Minus: Reserve for possible losses	22 028 020	0	22 028 020
4	Purchase and sale accounts, net	3,676,192,000	3,676,192,000	0
4.1.	Securities for purchase and sale, gross	3,772,796,000	3,772,796,000	0
4.2.	Discount and premiums on securities	-96 604 000	-96 604 000	0
4.3.	Minus: Reserve for possible losses	0	0	0
5	Precious metals, coins, stones, pure	684	684	0
5.1.	Precious metals, coins, stones, gross	684	684	0
5.2.	Minus: Reserve for possible losses	0	0	0
6	Investment, net	123 184 938	123 184 938	0

6.1.	Investments, gross	129 752 037	129 752 037	0
6.2.	Investment costs, discounts and rewards	0	0	0
6.3.	Minus: Reserve for possible losses	6 567 099	6 567 099	0
7	Securities purchased under REPO transactions, net	0	0	0
7.1.	Securities purchased under REPO transactions, gross	0	0	0
7.2.	Reserve for possible losses	0	0	0
8	Loans and leasing operations, net	30 947 093 252	20 678 850 587	10 268 242 665
8.1.	Loans and leasing operations, gross	31 576 389 663	21 082 069 008	10 494 320 655
8.2.	Minus: Reserve for possible losses	629 296 411	403 218 421	226 077 990
9	Customer liabilities on financial instruments, net	0	0	0
9.1.	Customer liabilities on financial instruments, gross	0	0	0
9.2.	Minus: Reserve for possible losses	0	0	0
10	Fixed assets, net	329 680 658	329 680 658	0
11	Total accrued interest and non-interest income, net	923 933 764	486 059 205	437 874 559
11.1.	Accrued interest receivable, gross	939 231 825	513 031 512	426 200 313
11.2.	Accrued non-interest income receivable, gross	76 122 057	41 875 453	34 246 604
11.2.1	Minus: Reserve for possible losses	91 420 118	68 847 760	22 572 358
12	Other own property of the bank, clean	67 675 330	67 675 330	0
12.1.	Other own property collected under loans and leasing, gross	216 385 895	216 385 895	0
12.2.	Other own property of the bank, gross	29 152 882	29 152 882	0
12.3.	Minus: Accumulated depreciation and provisions for possible losses	177 863 447	177 863 447	0
13	Provisions created on assets classified as standard	369 511 411	369 511 411	0
13.1	Provisions for loans, leasing and factoring are classified as standard	275 193 575	275 193 575	0
13.2	Provisions for other assets classified as standard	89 472 033	89 472 033	
13.3	Provisions for interest and commissions classified as standard	4 845 803	4 845 803	0
14	Other assets, net	997 024 252	192 736 258	804 287 994
14.1.	Other assets, gross	1 033 063 721	195 781 690	837 282 031
14.2.	Minus: Reserve for possible losses	36 039 469	3 045 432	32 994 037
14.3.	Purchase and sale of currency and currency positions	0		
15.	Total assets	45 708 913 704	26 738 937 971	18 969 975 733
	LIABILITIES AND EQUITY			
	COMMITMENTS			
16.	Demand deposits	9 932 366 441	3 783 778 566	6 148 587 875
17.	Term deposits	8 211 569 192	6 683 959 948	1 527 609 244
18.	Payable to the CBR	0	0	0
19.	Payable to other banks	2 202 162 219	880 481 019	1 321 681 200
20.	Securities sold under REPO transactions	0	0	0
21.	Loans and leasing operations payable	13 871 415 157	8 442 925 330	5428489827
22.	Securities issued by the bank	4 084 450 915	780 247 915	3 304 203 000
23.	Subordinated debt	424 092 049	424 092 049	0
24.	Accrued interest payable	524 218 549	219 374 909	304 843 640
25.	Accrued taxes payable	28 467 951	28 467 951	0
26.	Clearing transactions	27 760 041	1 702 663	26 057 378

27.	Provisions created on off-balance sheet items classified as standard	10 125 665	10 125 665	0
28.	Other obligations	882 428 111	283 603 806	598 824 305
29.	Total liabilities	40 199 056 290	21 538 759 821	18 660 296 469
	EQUITY			
29.	Authorized capital	2 989 584 339	2 989 584 339	0
29.1.	Shares - Ordinary	2 981 532 339	2 981 532 339	0
29.2.	Shares - Preferred	8 052 000	8 052 000	0
30.	Added capital	754 434	754 434	0
31.	Reserve capital.	581 436 029	581 436 029	0
31.1.	General purpose reserve fund	559 337 947	559 337 947	0
31.2.	Provisions created for standard assets	0	0	0
31.3.	Reserve for devaluation	0	0	0
31.4.	Other reserves and funds	22 098 082	22 098 082	0
32.	Undistributed profits	1 938 082 612	1 938 082 612	0
32.1.	of which, net profit (loss) of the current year	748 898 661	748 898 661	0
33.	Total equity	5 509 857 414	5 509 857 414	0
34.	Total liabilities and equity	45 708 913 704	27 048 617 235	18 660 296 469
6.	REPORT ON FINANCIAL RESULTS OF THE BANK FOR 30/09/2022			
1.	1. INTEREST INCOME			
a.	Interest income on accounts with the CBR	26 327 806	26 327 806	0
b.	Interest income on accounts with other banks	70 443 626	39 916 632	30 526 994
c.	Interest income on investments in debt securities measured at amortized cost	0	0	0
d.	Interest income on securities and investments in them	331 151 689	331 151 689	0
e.	Interest income on customer obligations	0	0	0
f.	Interest income on customer obligations on outstanding acceptances of this bank	0	0	0
g.	Interest, discounts and commissions on credit and leasing operations	2844765539	2 416 873 902	427 891 637
h.	Interest income on REPO transactions with securities	0	0	0
i.	Other interest income	1438522747	1 183 235 649	255 287 098
l.	Total interest income	4 711 211 407	3 997 505 678	713 705 729
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	20 760 025	20 750 479	9 546
b.	Interest expense on term deposits	720 992 596	662 758 180	58 234 416
c.	Interest expense on accounts payable with the CBR	0	0	0
d.	Interest expense on accounts payable to other banks	50 679 886	47 126 845	3 553 041
e.	Total interest expense on deposits	792 432 507	730 635 504	61 797 003
f.	Interest expense on loans payable	448 645 670	324 371 402	124 274 268
g.	Interest expenses on REPO transactions with securities	0	0	0
h.	Other interest expenses	1 688 670 257	1 290 714 339	397 955 918
i.	Total interest expense on borrowings	2 137 315 927	1 615 085 741	522 230 186
l.	Total interest expense	2929748434	2 345 721 245	584 027 189
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSS ON ASSETS	1 781 462 973	1 651 784 433	129 678 540
a.	Minus: Assessment of possible losses on loans and leasing	1 243 101 759	914 087 545	329 014 214
b.	Minus: Estimation of possible losses on securities	0	0	0
c.	Minus: Estimation of possible losses on investments	6 046 813	6 046 813	0
d.	Minus: Estimation of possible losses on other assets	447 490 707	345 356 902	102 133 805
e.	Net interest income after assessing possible losses on loans and leasing	84 823 694	386 293 173	-301 469 479
4.	INTEREST-FREE INCOME			
a.	Income from commissions and service fees	324 885 803	264 751 160	60 134 643
b.	Profit in foreign currency	1,038,837,988	42 457 839	996 380 149
c.	Profit from commercial operations	0	0	0
d.	Profits and dividends from investments	1 409 872	1 409 872	0
e.	Other non-interest income	1 230 779 974	966 688 304	264 091 670
	<i>including</i>	0		

e1.	Return of reserves formed to cover losses on assets	1 083 904 237	836 046 833	247 857 404
e 2.	Recovery of written-off loans	24 499 496	21 876 925	2622571
f.	Total non-interest income	2 595 913 637	1 275 307 175	1 320 606 462
5.	INTEREST-FREE EXPENSES			
a.	Commission and service costs	70 108 090	49 136 017	20 972 073
b.	Foreign currency losses	951 505 984	3 890 213	947 615 771
c.	Losses on purchase and sale accounts	0	0	0
d.	Investment losses	0	0	0
e.	Other non-interest expenses	16 362	16 362	0
f.	Total non-interest expenses	1 021 630 436	53 042 592	968 587 844
6.	NET INCOME BEFORE OPERATING EXPENSES	1 659 106 895	1 608 557 756	50 549 139
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	526 640 382	526 640 382	
a1)	of which, payments to key management personnel	9 757 453	9 757 453	
b.	Rent and maintenance	53 596 448	53 596 448	
c.	Travel and transport expenses	4 812 768	4 812 768	
d.	Administrative expenses	18 948 693	18 948 693	
e.	Representation and charity	33 489 281	33 489 281	
e.	Wear and tear costs	55 206 189	55 206 189	
f.	Insurance	3 399 900	3 399 900	
g.	taxes	5 000 965	5 000 965	
h.	Fines and penalties	154 096	154 096	
i.	Other operating expenses	8 419 165	8 419 165	
l.	Total operating expenses	709 667 887	709 667 887	
8.	NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	949 439 008	898 889 869	50 549 139
a.	Income tax assessment	200 540 347	200 540 347	
9.	INCOME BEFORE AMENDMENTS	748 898 661	698 349 522	50 549 139
a.	Income or loss, net	0	0	0
b.	Other earnings adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	748 898 661	698 349 522	50 549 139

**First Deputy
Chairman of the Management Board**

Botirov F.M.

Chief Accountant

Normetov E.Z.