

### JSCB "Qishloq Qurilish Bank" on the results of second quarter of 2023

1.	<b>NAME OF THE ISSUE</b>	
	Exactly:	Joint-stock commercial bank "Qishloq Qurilish Bank"
	Abbreviated:	JSCB "Qishloq Qurilish Bank"
	The name of the stock ticker:	QQB
2.	<b>CONTACT INFORMATION</b>	
	Location:	Tashkent city, Navoi street, house 18-A.
	Mailing address:	Uzbekistan, 100011, Navoi street, house 18-A.
	Email address:	<a href="mailto:headoffice@qqb.uz">headoffice@qqb.uz</a>
	Official website:	<a href="http://www.qqb.uz">www.qqb.uz</a>
3.	<b>BANK DETAILS</b>	
	Name of the servicing bank:	JSCB Qishloq Qurilish Bank General Operations Department
	Account number:	16 103 000 700 001 037 001
	MFO:	MFO 01037
4.	<b>REGISTRATION AND IDENTIFICATION NUMBERS:</b>	
	issued by the registering authority:	031 597
	Issued by the State Tax Service (STIR):	206 916 313
	<b>NUMBERS GIVEN BY THE STATE STATISTICS BODY:</b>	
	MShT:	144
	KTUT:	15320710
	XXTUT:	96120
	MHOBT:	1726273

5.	<b>ACCOUNTING BALANCE</b>		
	<b>Category</b>	<b>In a thousand soums</b>	
	1. Cash and other payment documents at the cash desk		688 120 755
	2. Accounts of the Bank with the Central Bank of the Republic of Uzbekistan (CB)		317 268 057
	3. Bank accounts in other banks		754 466 588
	4. Purchased and sold securities		1 246 544 393
	a. Securities		1 262 740 120
	b. (Minus) Reserve for potential losses on sales accounts		-16 195 727
	5. Pure Precious Metals, Stones and Coins		15 123
	Precious metals, stones and coins are gross		15 123
	(Minus) backup for potential losses		0
	6.a. Investments		28 546 045
	b. Gross investment		28 672 341

v. Reserve for potential investment losses		126 296
6. Securities repurchased on a repurchase basis		0
7. Credit and leasing operations		21 052 548 150
a. Gross credits		21 192 766 859
b. Leasing operations, Brutto		
v. (Minus) A provision for potential losses on credit and leasing		140 218 709
g. Net credit and leasing practices		0
8. a. Purchased promissory notes		0
b. (Minus) A provision for potential losses on a promissory note		0
v. Net purchased bills		0
9. Liabilities of clients on financial instruments		0
10. Fixed assets (Net)		402 066 220
11. Interest accrued and to be received		489 530 875
12. Other private property of the bank, gross		
a. Other assets received during credit settlements		0
b. (Minus) Reserve for possible losses on other private property of the Bank		
v. Other private property of the Bank (Net)		
13. Other assets		123 247 849
<b>14. Total assets</b>		<b>24 980 702 214</b>
<b>OBLIGATIONS AND PRIVATE CAPITAL</b>		
<b>OBLIGATIONS</b>		
15. Demand deposits		1 054 258 852
16. Savings deposits		
17. Term deposits		7 782 641 473
18. Accounts of the Central Bank of the Republic of Uzbekistan		0
19. Accounts of other banks		1 325 249 414

	20. Securities sold under REPO transactions		0
	21. Liabilities on credit and leasing operations		11 183 287 156
	22. Subordinate debt obligations		223 043 850
	23. Accrued interest		214 078 035
	24. Other liabilities		116 225 223
	<b>25. Total liabilities</b>		<b>21 913 423 626</b>
	<b>PRIVATE CAPITAL</b>		
	<b>26. Charter capital</b>		1 855 180 102
	a. Ordinary shares		1 854 106 852
	b. Preference shares		1 073 250
	27. Added capital		941 882
	28. Reserve capital		
	a. General reserve fund		434 386 094
	a.1. Hence, the backup created for standard assets		0
	b. Reserve for devaluation		0
	v. Other reserves and funds		2 309 134
	29. Retained earnings		774 461 376
	<b>30. Total private capital</b>		<b>3 067 278 588</b>
	<b>31. Total liabilities and private equity</b>		<b>24 980 702 214</b>
	<b>FINANCIAL RESULTS REPORT</b>		
	<b>Categories</b>		
	<b>1. INTEREST INCOME</b>		
	a. Interest income on the correspondent account of the Central Bank		604 521
	b. Interest income on correspondent accounts with other banks		24 851 811
	v. Interest income on promissory notes purchased		0
	g. Interest income on investments		0
	d. Interest income on securities accounts intended for purchase and sale		104 009 429

e. Interest income on customer liabilities	0
j. Interest income on customer obligations under local acceptance	0
z. Interest and discounts on credit and leasing operations	1 265 370 230
i. Interest income on securities repurchased	
<b>k. Other interest income</b>	<b>3 792 183</b>
<b>l. TOTAL INTEREST INCOME</b>	<b>1 398 628 174</b>
<b>2. INTEREST EXPENSES</b>	
a. Interest expense on demand deposits	20 934 767
b. Interest expenses on savings deposits	
v. Interest expenses on time deposits	537 833 328
<b>g. Interest expenses on CB accounts</b>	<b>0</b>
d. Interest expenses on accounts of other banks	46 476 632
<b>e. Total interest expenses on deposits</b>	<b>605 244 727</b>
j. Interest expense on loans	312 826 770
z. Interest expense on securities repurchased	0
Other interest payment	3 318 159
<b>Total interest l expenses on loan</b>	<b>316 144 929</b>
<b>Total interest expenses</b>	<b>921 389 656</b>
<b>3. Net interest income before estimating probable losses on loans and leases</b>	<b>477 238 518</b>
a. (Minus) Estimation of probable losses on credit and leasing	257 788 695
b. (Minus) Estimation of probable losses on other assets	0
v. Net interest income after estimating probable losses on loans and leases	<b>155 248 030</b>
<b>4.INTEREST-FREE INCOME</b>	
a. Payment for services and income from commission	211 149 712
b. Profit in foreign currency	31 566 006

v. Profit on commercial operations	511
g. Return on investment and dividends	16 477 884
d. Other interest-free income	107 824 580
<b>e. Total interest-free income</b>	<b>367 018 693</b>
<b>5. INTEREST-FREE COSTS</b>	
a. Services and commission costs	32 409 986
b. Losses in foreign currency	11 697 901
v. Losses from sales accounts	0
g. Investment losses	0
<b>d. Other interest-free expenses</b>	<b>14 955</b>
<b>e. Total interest-free expenses</b>	<b>44 122 842</b>
<b>6. PREVIOUS INCOME FROM OPERATIONAL EXPENSES</b>	<b>478 143 881</b>
<b>7. OPERATING COSTS</b>	
a. Monthly salaries and other expenses paid to employees	200 827 883
b. Rent and supply	26 624 518
v. Business trip and transportation costs	3 589 215
g. Administrative expenses	5 692 502
d. Charitable expenses	25 052 688
e. Depreciation costs	32 688 327
j. Insurance, taxes and other expenses	4 375 896
<b>z. Total operating costs</b>	<b>331 551 122</b>
<b>8. Estimation of non-credit costs</b>	
9. Net profit before tax	<b>146 592 759</b>
<b>a. Income tax assessment</b>	<b>22 147 304</b>
10. Income before the amendment	<b>124 445 455</b>
<b>11. NET BENEFITS (LOSSES)</b>	<b>124 445 455</b>

S.N.MN., Deputy Chairman of the Management Board

**Olimjonov S.O.**

S.N.MN., Chief Accountant

**Maxmudov X.T.**

Posted information on the website  
S.N.MN. of the authorized person:

**Yusupov Z.U.**