**JSCB "Business Development Bank"** **on the results of first quarter of 2025**

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

|  |  |
| --- | --- |
| 5. | **ACCOUNTING BALANCE** |
| **Category** | **In a thousand soums** |
| 1. Cash and other payment documents at the cash desk |  | 806 021 434 |
| 2. Accounts of the Bank with the Central Bank of the Republic of Uzbekistan (CB) |  | 855 946 569 |
| 3. Bank accounts in other banks |  | 4 607 078 544 |
| 4. Purchased and sold securities |  | 1 852 974 992 |
| a. Securities |  | 1 913 799 380 |
| b. (Minus) Reserve for potential losses on sales accounts |  | -60 824 388 |
| 5. Pure Precious Metals, Stones and Coins |  | 16 975 |
| Precious metals, stones and coins are gross |  | 16 975 |
| (Minus) backup for potential losses |  | 0 |
| 6.a. Investments |  | 568 960 221 |
| b. Gross investment |  | 568 975 331 |
| v. Reserve for potential investment losses |  | 15 110 |
| 6. Securities repurchased on a repurchase basis |  | 0 |
| 7. Credit and leasing operations |  | 22 027 057 066 |
| a. Gross credits |  | 23 271 397 121 |
| b. Leasing operations, Brutto |
| v. (Minus) A provision for potential losses on credit and leasing |  | 1 244 340 055 |
| 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) |  | 422 959 120 |
| 11. Interest accrued and to be received |  | 1 043 312 621 |
| 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 |  | 1 309 988 298 |
| **14. Total assets** |  | **33 906 111 117** |
| OBLIGATIONS AND PRIVATE CAPITAL |  |  |
| OBLIGATIONS |  |  |
| 15. Demand deposits |  | 1 502 708 264 |
| 16. Savings deposits |  |  |
| 17. Term deposits |  | 10 811 079 629 |
| 18. Accounts of the Central Bank of the Republic of Uzbekistan |  | 567 455 |
| 19. Accounts of other banks |  | 2 054 612 212 |
| 20. Securities sold under REPO transactions |  | 0 |
| 21. Liabilities on credit and leasing operations |  | 12 184 942 011 |
| 22. Subordinate debt obligations |  | 1 806 738 467 |
| 23. Accrued interest |  | 394 799 938 |
| 24. Other liabilities |  | 130 937 533 |
| **25. Total liabilities** |  | **28 937 711 585** |
| **PRIVATE CAPITAL** |
| **26. Charter capital** |  | 5 689 083 510 |
| a. Ordinary shares |  | 5 688 010 260 |
| b. Preference shares |  | 1 073 250 |
| 27. Added capital |  | 941 882 |
| 28. Reserve capital |  | 1 121 588 664 |
| a. General reserve fund |  | 1 119 614 606 |
| a.1. Hence, the backup created for standard assets |  | 0 |
| b. Reserve for devaluation |  | 0 |
| v. Other reserves and funds |  | 1 974 058 |
| 29. Retained earnings |  | -1 843 214 524 |
| **30. Total private capital** |  | **4 968 399 532** |
| **31. Total liabilities and private equity** |  | **33 906 111 117** |
| 6. | **FINANCIAL RESULTS REPORT** |
| **Categories** |  |
| **1. INTEREST INCOME** |  |  |
| a. Interest income on the correspondent account of the Central Bank | 1 703 616 |  |
| b. Interest income on correspondent accounts with other banks | 128 843 810 |  |
| v. Interest income on promissory notes purchased | 0 |  |
| g. Interest income on investments | 2 916 626 |  |
| d. Interest income on securities accounts intended for purchase and sale | 68 989 237 |  |
| 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 | 851 050 344 |  |
| i. Interest income on securities repurchased | 1 569 792 |  |
| **k. Other interest income** | **583 353 497** |  |
| **l. TOTAL INTEREST INCOME** | **1 638 426 922** |  |
|  |
| 2. INTEREST EXPENSES |  |  |
| a. Interest expense on demand deposits | 19 186 666 |  |
|  |
| b. Interest expenses on savings deposits |  |
| v. Interest expenses on time deposits | 345 769 984 |  |
| **g. Interest expenses on CB accounts** | 0 |  |
| d. Interest expenses on accounts of other banks | 75 853 609 |  |
| **e. Total interest expenses on deposits** | **440 810 259** |  |
| j. Interest expense on loans | 226 246 284 |  |
| z. Interest expense on securities repurchased | 73 309 |  |
| Other interest payment | 631 843 563 |  |
| **Total interest l expenses on loan** | **858 163 156** |  |
|  **Total interest expenses**  | **1 298 973 415** |  |
|  |
| 3. Net interest income before estimating probable losses on loans and leases | **339 453 507** |  |
| a. (Minus) Estimation of probable losses on credit and leasing | 356 009 809 |  |
| b. (Minus) Estimation of probable losses on other assets | 46 935 175 |  |
| v. Net interest income after estimating probable losses on loans and leases | **-63 491 477** |  |
|  |
| **4.INTEREST-FREE INCOME** |  |  |
| a. Payment for services and income from commission | 78 181 323 |  |
| b. Profit in foreign currency | 131 443 720 |  |
| v. Profit on commercial operations | 0 |  |
| g. Return on investment and dividends | 0 |  |
| d. Other interest-free income | 457 107 095 |  |
| **e. Total interest-free income** | **666 732 138** |  |
|  |
| **5. INTEREST-FREE COSTS** |  |  |
| a. Services and commission costs | 39 370 790 |  |
| b. Losses in foreign currency | 82 137 407 |  |
| v. Losses from sales accounts | 0   |  |
| g. Investment losses | 0  |  |
| **d. Other interest-free expenses** | 8 763 |  |
| **e. Total interest-free expenses** | **121 516 960** |  |
|  |
| **6. PREVIOUS INCOME FROM OPERATIONAL EXPENSES** | **481 723 701** |  |
| **7. OPERATING COSTS** |  |  |
|  |
| a. Monthly salaries and other expenses paid to employees | 177 373 924 |  |
| b. Rent and supply | 12 873 677 |  |
| v. Business trip and transportation costs | 5 053 232 |  |
| g. Administrative expenses | 12 651 009 |  |
| d. Charitable expenses | 7 647 075 |  |
| e. Depreciation costs | 21 480 622 |  |
| j. Insurance, taxes and other expenses | 16 642 970 |  |
| **z. Total operating costs** | **253 722 509** |  |
|  |
| **8. Estimation of non-credit costs** |  |  |
|  |
| 9. Net profit before tax | **228 001 192** |  |
| **a. Income tax assessment** | 31 644 448 |  |
|  |
| 10. Income before the amendment | **196 356 744** |  |
| **11. NET BENEFITS (LOSSES)** | **196 356 744** |  |

|  |  |  |
| --- | --- | --- |
|  S.N.MN., Deputy Chairman of the Management Board |  **Xudayberganov I.N.** |  |

|  |  |  |
| --- | --- | --- |
| S.N.MN., Chief Accountant |  **Maxmudov X.T.** |  |

|  |  |  |
| --- | --- | --- |
| Posted information on the websiteS.N.MN. of the authorized person: |  **Yusupov Z.U.** |  |