**JSCB "Business Development Bank"** **on the results of third quarter of 2024**

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| 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 |

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| 5. | **ACCOUNTING BALANCE** |
| **Category** | **In a thousand soums** |
| 1. Cash and other payment documents at the cash desk |  | 818 358 705 |
| 2. Accounts of the Bank with the Central Bank of the Republic of Uzbekistan (CB) |  | 914 016 875 |
| 3. Bank accounts in other banks |  | 4 655 675 567 |
| 4. Purchased and sold securities |  | 1 432 192 314 |
| a. Securities |  | 1 490 212 840 |
| b. (Minus) Reserve for potential losses on sales accounts |  | -58 020 526 |
| 5. Pure Precious Metals, Stones and Coins |  | 16 718 |
| Precious metals, stones and coins are gross |  | 16 718 |
| (Minus) backup for potential losses |  | 0 |
| 6.a. Investments |  | 1 142 754 140 |
| b. Gross investment |  | 1 142 880 436 |
| v. Reserve for potential investment losses |  | 126 296 |
| 6. Securities repurchased on a repurchase basis |  | 287 718 191 |
| 7. Credit and leasing operations |  | 22 341 568 928 |
| a. Gross credits |  | 22 455 732 073 |
| b. Leasing operations, Brutto |
| v. (Minus) A provision for potential losses on credit and leasing |  | 114 163 145 |
| 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) |  | 437 699 584 |
| 11. Interest accrued and to be received |  | 971 012 732 |
| 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 |  | 340 792 011 |
| **14. Total assets** |  | **33 377 339 627** |
| OBLIGATIONS AND PRIVATE CAPITAL |  |  |
| OBLIGATIONS |  |  |
| 15. Demand deposits |  | 1 248 259 462 |
| 16. Savings deposits |  |  |
| 17. Term deposits |  | 9 524 226 273 |
| 18. Accounts of the Central Bank of the Republic of Uzbekistan |  | 1 055 022 |
| 19. Accounts of other banks |  | 3 106 105 955 |
| 20. Securities sold under REPO transactions |  | 0 |
| 21. Liabilities on credit and leasing operations |  | 11 047 221 125 |
| 22. Subordinate debt obligations |  | 1 806 738 467 |
| 23. Accrued interest |  | 334 323 176 |
| 24. Other liabilities |  | 2 248 642 173 |
| **25. Total liabilities** |  | **29 330 323 228** |
| **PRIVATE CAPITAL** |
| **26. Charter capital** |  | 3 000 000 000 |
| a. Ordinary shares |  | 2 998 926 750 |
| b. Preference shares |  | 1 073 250 |
| 27. Added capital |  | 941 882 |
| 28. Reserve capital |  | 1 121 662 604 |
| a. General reserve fund |  | 1 119 614 605 |
| a.1. Hence, the backup created for standard assets |  | 0 |
| b. Reserve for devaluation |  | 0 |
| v. Other reserves and funds |  | 2 047 999 |
| 29. Retained earnings |  | -75 588 086 |
| **30. Total private capital** |  | **4 047 016 399** |
| **31. Total liabilities and private equity** |  | **33 377 339 627** |
| 6. | **FINANCIAL RESULTS REPORT** |
| **Categories** |  |
| **1. INTEREST INCOME** |  |  |
| a. Interest income on the correspondent account of the Central Bank | 3 706 438 |  |
| b. Interest income on correspondent accounts with other banks | 182 087 792 |  |
| 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 | 66 215 585 |  |
| 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 | 2 169 023 876 |  |
| i. Interest income on securities repurchased | 1 253 493 |  |
| k. Other interest income | 4 365 573 |  |
| **l. TOTAL INTEREST INCOME** | **2 553 189 514** |  |
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| 2. INTEREST EXPENSES |  |  |
| a. Interest expense on demand deposits | 40 858 968 |  |
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| b. Interest expenses on savings deposits |  |
| v. Interest expenses on time deposits | 850 433 702 |  |
| **g. Interest expenses on CB accounts** | 0 |  |
| d. Interest expenses on accounts of other banks | 127 397 018 |  |
| **e. Total interest expenses on deposits** | **1 018 689 688** |  |
| j. Interest expense on loans | 577 549 487 |  |
| z. Interest expense on securities repurchased | 4 274 026 |  |
| Other interest payment | 125 098 762 |  |
| Total interest l expenses on loan | **706 922 275** |  |
|  **Total interest expenses**  | **1 725 611 963** |  |
|  |
| **3. Net interest income before estimating probable losses on loans and leases**  | **827 577 551** |  |
| a. (Minus) Estimation of probable losses on credit and leasing | 855 823 479 |  |
| b. (Minus) Estimation of probable losses on other assets | 4 091 870 |  |
| v. Net interest income after estimating probable losses on loans and leases | **-215 362 661** |  |
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| **4.INTEREST-FREE INCOME** |  |  |
| a. Payment for services and income from commission | 274 851 461 |  |
| b. Profit in foreign currency | 68 968 018 |  |
| v. Profit on commercial operations | 0 |  |
| g. Return on investment and dividends | 2 965 557 |  |
| d. Other interest-free income | 328 489 092 |  |
| **e. Total interest-free income** | **675 274 128** |  |
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| **5. INTEREST-FREE COSTS** |  |  |
| a. Services and commission costs | 66 401 562 |  |
| b. Losses in foreign currency | 34 896 067 |  |
| v. Losses from sales accounts | 0   |  |
| g. Investment losses | 0  |  |
| **d. Other interest-free expenses** | 16 289 |  |
| **e. Total interest-free expenses** | **101 313 918** |  |
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| **6. PREVIOUS INCOME FROM OPERATIONAL EXPENSES** | **358 597 549** |  |
| **7. OPERATING COSTS** |  |  |
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| a. Monthly salaries and other expenses paid to employees | 394 761 952 |  |
| b. Rent and supply | 45 967 470 |  |
| v. Business trip and transportation costs | 11 537 516 |  |
| g. Administrative expenses | 17 951 315 |  |
| d. Charitable expenses | 29 790 437 |  |
| e. Depreciation costs | 66 127 044 |  |
| j. Insurance, taxes and other expenses | 268 028 |  |
| **z. Total operating costs** | **637 658 464** |  |
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| **8. Estimation of non-credit costs** |  |  |
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| 9. Net profit before tax | **-279 060 915** |  |
| **a. Income tax assessment** | 0 |  |
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| 10. Income before the amendment | **-279 060 915** |  |
| **11. NET BENEFITS (LOSSES)** | **-279 060 915** |  |

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

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| S.N.MN., Chief Accountant |  Taxirova R.O. |  |

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| Posted information on the websiteS.N.MN. of the authorized person: |  Xolyigitov O.H. |  |