



# THE CENTRAL BANK OF THE REPUBLIC OF UZBEKISTAN

## STATISTICAL BULLETIN

January-March 2020





## CONTENTS

### I. MACROECONOMIC INDICATORS

1.1. Balance of payments of the Republic of Uzbekistan.....	9
1.2. International investment position of the Republic of Uzbekistan .....	10
1.3. External debt of the Republic of Uzbekistan.....	12
1.4. International reserves of the Republic of Uzbekistan.....	14

### II. MONETARY INDICATORS

2.1. Central bank survey .....	16
2.2. Other depository corporations (commercial banks) survey.....	17
2.3. Depository corporations (banking system) survey .....	19
2.4. Monetary aggregates .....	21

### III. MAIN INDICATORS AND INSTRUMENTS OF THE CENTRAL BANK

#### MONETARY POLICY

3.1. Policy rate.....	22
3.2. Required reserve ratios (till May 31, 2018).....	23
3.3. Required reserve ratios (from June 1 to September 30, 2018) .....	24
3.4. Required reserve ratios (from October 1, 2018 to June 30, 2019) .....	25
3.5. Required reserve ratios (from July 1, 2019).....	26
3.6. Balance of the required reserves.....	27
3.7. Short-term refinancing loans allocated to commercial banks .....	28
3.8. Results of the Central bank deposit auctions.....	29
3.9. Results of the Central bank swap auctions .....	30
3.10. Results of the Central bank REPO auctions .....	31
3.11. Official exchange rates of foreign currencies against UZS .....	32

### IV. FINANCIAL MARKETS

4.1. Interbank money market	
4.1.1. Interbank deposit operations in national currency.....	33
4.2. Foreign exchange market	
4.2.1. Trades at the Uzbekistan republican currency exchange.....	34
4.2.2. Foreign currency purchased by commercial banks from individuals .....	35
4.2.3. Foreign currency sold to individuals by commercial banks .....	36

4.2.4.	Foreign currency purchase and sale transactions of commercial banks with individuals.....	37
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## **V. CREDIT INSTITUTIONS PERFORMANCE**

5.1.	General information	
5.1.1.	Number and structure of credit institutions .....	39
5.1.2.	Main indicators of commercial banks performance .....	40
5.1.3.	Role of banking system in the economy.....	41
5.1.4.	Capital adequacy of banking sector.....	42
5.1.5.	Liquidity dynamics of banking sector .....	43
5.1.6.	Financial performance of banking system.....	44
5.1.7.	Financial Soundness Indicators of banking system.....	45
5.1.8.	Comparative indicators of banking system .....	46
5.1.9.	Consolidated balance of commercial banks .....	49
5.1.10.	Main performance indicators of commercial banks grouped by asset size .....	50
5.1.11.	Commercial banks grouped by total and authorized capital.....	51
5.1.12.	Consolidated balance of microcredit organizations.....	52
5.1.13.	Main performance indicators of microcredit organizations grouped by asset size (as of April 1, 2020).....	53
5.1.14.	Microcredit organizations grouped by total and authorized capital .....	54
5.1.15.	Consolidated balance of pawnshops.....	55
5.1.16.	Main performance indicators of pawnshops grouped by asset size (as of April 1, 2020).....	56
5.1.17.	Pawnshops grouped by total and authorized capital.....	57
5.2.	Borrowings	
5.2.1.	Deposits attracted by commercial banks .....	58
5.2.2.	Deposits attracted by commercial banks (by type and maturity) .....	59
5.2.3.	Balance of deposits in commercial banks .....	60
5.2.4.	Balance of deposits in commercial banks (by type and maturity).....	61
5.2.5.	Deposits attracted by commercial banks from individuals in national currency (by type and maturity) .....	62
5.2.6.	Deposits attracted by commercial banks from individuals in foreign currency (by type and maturity) .....	63
5.2.7a.	Deposits attracted by commercial banks from individuals in national currency in the first quarter of 2019 (by type, maturity and regions) .....	64

5.2.7b.	Deposits attracted by commercial banks from individuals in national currency in the first quarter of 2020 (by type, maturity and regions) .....	67
5.2.8a.	Deposits attracted by commercial banks from individuals in foreign currency in the first quarter of 2019 (by type, maturity and regions) .....	70
5.2.8b.	Deposits attracted by commercial banks from individuals in foreign currency in the first quarter of 2020 (by type, maturity and regions) .....	73
5.2.9.	Balance of national currency deposits of individuals in commercial banks (by type and maturity) .....	76
5.2.10.	Balance of foreign currency deposits of individuals in commercial banks (by type and maturity) .....	77
5.2.11a.	Balance of national currency deposits of individuals in commercial banks in the first quarter of 2019 (by type, maturity and regions) .....	79
5.2.11b.	Balance of national currency deposits of individuals in commercial banks in the first quarter of 2020 (by type, maturity and regions) .....	81
5.2.12a.	Balance of foreign currency deposits of individuals in commercial banks in the first quarter of 2019 (by type, maturity and regions) .....	84
5.2.12b.	Balance of foreign currency deposits of individuals in commercial banks in the first quarter of 2020 (by type, maturity and regions) .....	87
5.2.13.	Deposits attracted by commercial banks from legal entities in national currency (by type and maturity) .....	90
5.2.14.	Deposits attracted by commercial banks from legal entities in foreign currency (by type and maturity) .....	91
5.2.15a.	Deposits attracted by commercial banks from legal entities in national currency in the first quarter of 2019 (by types and maturity, regions) .....	92
5.2.15b.	Deposits attracted by commercial banks from legal entities in national currency in the first quarter of 2020 (by types and maturity, regions) .....	95
5.2.16a.	Deposits attracted by commercial banks from legal entities in foreign currency in the first quarter of 2019 (by type, maturity and regions) .....	98
5.2.16b.	Deposits attracted by commercial banks from legal entities in foreign currency in the first quarter of 2020 (by type, maturity and regions) .....	101
5.2.17.	Balance of national currency deposits of legal entities in commercial banks (by type and maturity) .....	104
5.2.18.	Balance of foreign currency deposits of legal entities in commercial banks (by type and maturity) .....	105
5.2.19a.	Balance of national currency deposits of legal entities in commercial banks in the first quarter of 2019 (by type, maturity and regions) .....	106

5.2.19b.	Balance of national currency deposits of legal entities in commercial banks in the first quarter of 2020 (by type, maturity and regions) .....	109
5.2.20a.	Balance of foreign currency deposits of legal entities in commercial banks in the first quarter of 2019 (by type, maturity and regions) .....	112
5.2.20b.	Balance of foreign currency deposits of legal entities in commercial banks in the first quarter of 2020 (by type, maturity and regions) .....	115
5.2.21.	Bank interest rates on national currency deposits (weighted average interest rates, annual)..	118
5.2.22.	Bank interest rates on foreign currency deposits (weighted average interest rates, annual) ...	119
5.3.	Lending	
5.3.1.	Loans extended by commercial banks (by client category).....	120
5.3.2a.	Loans extended by commercial banks during the first quarter of 2019 (by client category and regions) .....	121
5.3.2b.	Loans extended by commercial banks during the first quarter of 2020 (by client category and regions) .....	122
5.3.3.	Loans extended by commercial banks (by sectors and purposes) .....	127
5.3.4.	Outstanding loans of commercial banks (by client category) .....	128
5.3.5a.	Outstanding loans of commercial banks in the first quarter of 2019 (by client category and region).....	129
5.3.5b.	Outstanding loans of commercial banks in the first quarter of 2020 (by client category and region).....	132
5.3.6.	Outstanding loans of commercial banks (by maturity) .....	135
5.3.7a.	Outstanding loans of commercial banks in the first quarter of 2019 (by maturity and region).....	136
5.3.7b.	Outstanding loans of commercial banks in the first quarter of 2020 (by maturity and region).....	137
5.3.8.	Outstanding loans of commercial banks (by sectors and purposes) .....	142
5.3.9.	Bank interest rates on national currency loans (weighted average interest rates, annual).....	143
5.3.10.	Preferential interest rates on national currency loans (weighted average interest rates, annual) .....	144
5.3.11.	Bank interest rates on foreign currency loans (weighted average interest rates, annual).....	145
5.3.12.	Loans extended to small business.....	146
5.3.13.	Loans extended to small business during the first quarter of 2020 (by regions) .....	147
5.3.14.	Loans extended to small business (by main directions) .....	149
5.3.15.	Loans extended to small business (by sectors).....	150

5.3.16. Mortgage loans extended to individuals.....	151
5.3.17. Mortgage loans extended to individuals during the first quarter of 2020 (by regions) .....	152
5.3.18. Consumer loans extended to individuals.....	154
5.3.19a. Consumer loans extended to individuals during the first quarter of 2019 (by regions).....	155
5.3.19b. Consumer loans extended to individuals during the first quarter of 2020 (by regions) .....	158
5.3.20. Consumer loans extended to individuals (by purposes).....	161
5.3.21. Consumer loans outstanding extended to individuals (by purposes).....	162
<b>VI. MAIN INDICATORS OF THE PAYMENT SYSTEM</b>	
6.1. Payments through the Interbank payment system of the Central bank .....	163
6.2. Transactions effected by the Central bank clearing system .....	164
6.3. Number of bank cards, POS-terminals, ATMs, self-service kiosks and transactions through POS-terminals.....	165
6.4. Number of users of remote banking services .....	166
<b>VII. SUMMARY METHODOLOGY.....</b>	<b>167</b>

**Symbols and notes:**

“ ” – indicator is equal to nil;

“0,0” – non-significant volume;

“x” – data are not published.

In some cases minor discrepancies between totals and sums of items are due to rounding.

“Statistical bulletin of the Central bank of the Republic of Uzbekistan” is available on the official website of the Central bank (<http://www.cbu.uz>).



## I. MACROECONOMIC INDICATORS

Table 1.1

**Balance of payments of the Republic of Uzbekistan\***  
(analytic representation)

millions of USD

Descriptors	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
1	2	3	4	5	6
<b>I. Current account (excludes reserves and related items)</b>	<b>-1 049,9</b>	<b>-708,2</b>	<b>39,2</b>	<b>-1 508,9</b>	<b>-812,2</b>
Goods, credit (exports)	3 045,0	3 414,1	4 146,6	3 292,9	2 714,1
Goods, debit (imports)	4 741,8	5 291,7	5 528,6	5 627,9	4 293,1
Balance on goods	-1 696,7	-1 877,6	-1 382,0	-2 335,0	-1 579,0
Services, credit (exports)	636,1	788,6	849,6	820,4	596,2
Services, debit (imports)	1 190,2	1 311,0	1 456,9	1 402,7	1 055,3
Balance on goods and services	-2 250,8	-2 400,0	-1 989,4	-2 917,3	-2 038,0
Primary income, credit	759,5	789,0	746,8	658,3	634,5
Primary income, debit	421,3	396,4	432,6	828,2	426,7
Balance on goods, services, and primary income	-1 912,6	-2 007,4	-1 675,2	-3 087,2	-1 830,2
Secondary income, credit	1 007,4	1 448,1	1 857,6	1 727,1	1 148,6
Secondary income, debit	144,7	148,9	143,3	148,8	130,5
<b>II. Capital account (excludes reserves and related items)</b>	<b>135,1</b>	<b>34,6</b>	<b>77,1</b>	<b>7,1</b>	<b>0,2</b>
Capital account, credit	135,1	34,6	77,1	7,1	0,2
Capital account, debit					
Balance on current and capital account	-914,8	-673,6	116,3	-1 501,8	-812,0
<b>III. Financial account</b>	<b>-2 206,1</b>	<b>-2 241,0</b>	<b>-1 190,3</b>	<b>-2 219,5</b>	<b>-719,7</b>
Direct investment, assets	0,6	0,6	0,6	0,6	0,6
Equity and investment fund shares					
Debt instruments	0,6	0,6	0,6	0,6	0,6
Direct investment, liabilities	221,3	832,1	437,8	799,0	261,6
Equity and investment fund shares	203,8	783,3	382,8	751,7	202,2
Debt instruments	17,5	48,8	55,0	47,4	59,4
Portfolio investment, assets					
Equity and investment fund shares					
Debt instruments					
Portfolio investment, liabilities	1 009,7	25,5	-8,9	319,5	1,4
Equity and investment fund shares	4,0	12,8	3,8	8,6	9,6
Debt instruments	1 005,6	12,7	-12,7	310,9	-8,2
Financial derivatives (other than reserves) and employee stock options	0,4	1,7	0,3	1,8	0,3
Fin. derivatives and employee stock options, assets					
Fin. derivatives and employee stock options, liabilities	-0,4	-1,7	-0,3	-1,8	-0,3
Other investment, assets	-8,9	310,0	64,1	1 373,1	792,2
Other equity		0,3			
Debt instruments	-8,9	309,7	64,1	1 373,1	792,2
Other investment, liabilities	967,4	1 695,8	826,5	2 476,4	1 249,9
Other investment, liabilities					
Other equity	967,4	1 695,8	826,5	2 476,4	1 249,9
Balance on current, capital, and financial account	1 291,4	1 567,4	1 306,6	717,7	-92,3
<b>Reserve assets</b>	<b>775,0</b>	<b>-403,6</b>	<b>290,7</b>	<b>744,5</b>	<b>0,7</b>
Reserve assets	775,0	-403,6	290,7	744,5	0,7
Net credit and loans from the IMF (excluding reserve)					
Exceptional financing					
<b>IV. Net errors and omissions</b>	<b>-516,4</b>	<b>-1 971,0</b>	<b>-1 015,9</b>	<b>26,8</b>	<b>93,0</b>

\*All previous published data in 2019 have been revised

Table 1.2

**International investment position of the Republic of Uzbekistan\***  
(end of period)

millions of USD

Descriptors	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
1	2	3	4	5	6
<b>Assets</b>	<b>43 556,0</b>	<b>44 976,7</b>	<b>45 272,0</b>	<b>47 844,8</b>	<b>49 716,1</b>
Direct investment	190,1	190,8	191,4	192,1	192,7
Equity and investment fund shares	28,8	28,8	28,8	28,9	28,9
Direct investor in direct investment enterprises	28,8	28,8	28,8	28,9	28,9
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises					
Debt instruments	161,3	162,0	162,6	163,2	163,8
Direct investor in direct investment enterprises	2,7	2,7	2,8	2,7	2,7
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises	158,6	159,2	159,8	160,5	161,1
Portfolio investment	1,2	1,2	1,2	1,2	1,2
Equity and investment fund shares	1,2	1,2	1,2	1,2	1,2
Central bank					
Deposit-taking corporations, except the central bank	1,2	1,2	1,2	1,2	1,2
General government					
Other sectors					
of which: other financial corporations					
Debt securities					
Central bank					
Deposit-taking corporations, except the central bank					
General government					
Other sectors					
of which: other financial corporations					
Financial derivatives (other than reserves) and employee stock options					
Other investment	15 727,5	17 042,0	17 096,5	18 479,4	19 262,0
Other equity		0,3	0,3	0,3	0,3
Debt instruments	15 727,5	17 041,7	17 096,2	18 479,1	19 261,7
Central bank					
Deposit-taking corporations, except the central bank	2 118,9	2 506,6	2 070,2	2 102,9	2 170,7
General government	2,9	3,7	4,5	2,9	2,1
Other sectors	13 605,6	14 531,4	15 021,5	16 373,3	17 088,9
of which: other financial corporations	0,3	0,3	0,6	0,6	0,0
Reserve assets	27 637,2	27 742,7	27 982,9	29 172,1	30 260,3
Monetary gold	14 413,6	15 910,6	15 890,3	16 329,2	17 449,6
Special drawing rights (SDR)	369,4	370,0	362,8	368,0	363,2
Reserve position in the fund	0,0	0,0	0,0	0,0	0,0
Other reserve assets	12 854,2	11 462,2	11 729,8	12 474,9	12 447,5
<b>Liabilities</b>	<b>28 748,1</b>	<b>31 230,4</b>	<b>31 708,1</b>	<b>35 499,9</b>	<b>35 954,1</b>
Direct investment	8 168,8	8 785,6	8 553,3	9 490,9	8 835,4
Equity and investment fund shares	7 431,2	7 998,7	7 713,7	8 619,9	7 906,1
Direct investor in direct investment enterprises	7 431,2	7 998,7	7 713,7	8 619,9	7 906,1
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises					

Descriptors	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
1	2	3	4	5	6
Debt instruments	737,6	786,9	839,7	871,0	929,3
Direct investor in direct investment enterprises	666,8	692,3	761,8	795,5	838,2
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises	70,8	94,6	77,9	75,6	91,1
Portfolio investment	1 052,1	1 153,8	1 112,6	1 466,4	1 332,3
Equity and investment fund shares	50,4	76,5	29,2	52,1	51,7
Central bank					
Deposit-taking corporations, except the central bank	17,3	25,7	14,4	15,7	20,3
General government					
Other sectors	33,2	50,9	14,9	36,4	31,4
of which: other financial corporations	1,1	1,1	1,0	1,0	1,1
Debt securities	1 001,7	1 077,3	1 083,4	1 414,4	1 280,6
Central bank					
Deposit-taking corporations, except the central bank				307,4	280,5
General government	1 001,7	1 077,3	1 083,4	1 107,0	1 000,0
Other sectors					
of which: other financial corporations					
Financial derivatives (other than reserves) and employee stock options	5,2	3,9	5,4	3,4	3,5
Other investment	19 522,0	21 287,2	22 036,7	24 539,2	25 782,9
Other equity					
Special drawing rights (SDR)	365,5	366,0	358,8	363,9	358,9
Other debt instruments	19 156,5	20 921,1	21 677,9	24 175,3	25 423,9
Central bank					
Deposit-taking corporations, except the central bank	1 354,1	1 501,3	1 918,0	2 707,1	3 079,4
General government	10 744,0	12 161,5	12 675,7	14 679,0	15 171,3
Other sectors	7 058,5	7 258,4	7 084,2	6 789,2	7 173,3
of which: other financial corporations	17,8	16,8	17,3	25,1	26,0
<b>Net international investment position</b>	<b>14 807,8</b>	<b>13 746,3</b>	<b>13 563,9</b>	<b>12 345,0</b>	<b>13 762,0</b>

\*All previous published data in 2019 have been revised

Table 1.3

## External debt of the Republic of Uzbekistan\*

millions of USD

Descriptors	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
1	2	3	4	5	6
<b>Classification of Public External Debt by type of creditor</b>					
<b>Total</b>					
Disbursements	1 896,1	1 461,2	707,3	2 048,8	
Principal Repayments	113,5	91,9	141,6	105,4	
Interest	62,8	55,2	98,2	90,7	
Total Debt Service	176,4	147,1	239,8	196,0	
Stock	11 686,5	13 093,1	13 595,6	15 604,7	
<b>of which Government Debt</b>					
Disbursements	1 694,5	350,1	546,3	1 322,1	
Repayments	56,4	50,4	64,2	61,4	
Interest Payments	35,9	41,7	68,3	49,1	
Total Debt Service	92,3	92,1	132,5	110,3	
Stock	8 868,4	9 198,5	9 624,5	10 922,1	
<b>Multilateral</b>					
Disbursements	156,5	280,8	431,5	1 112,6	
Repayments	50,7	32,7	56,5	42,9	
Interest payment	33,6	35,4	38,5	40,7	
Total Debt Service	84,3	68,0	95,0	83,5	
Stock	5 664,2	5 907,3	6 266,5	7 341,6	
<b>Bilateral</b>					
Disbursements	538,0	69,3	114,8	259,5	
Repayments	5,7	17,7	7,7	18,4	
Interest payment	2,3	6,3	4,5	8,4	
Total Debt Service	8,1	24,1	12,2	26,8	
Stock	2 204,1	2 291,2	2 358,0	2 580,5	
<b>Commercial banks</b>					
Disbursements	1 000,0				
Repayments					
Interest payment			25,3		
Total Debt Service			25,3		
Stock	1 000,0	1 000,0	1 000,0	1 000,0	
<b>Including Loans to be repaid and serviced from the State Budget</b>					
Disbursements	364,4	86,4	82,5	963,7	
Repayments	23,2	20,2	24,7	24,5	
Interest payment	9,0	21,6	11,2	24,9	
Total Debt Service	32,1	41,8	35,8	49,2	
Stock	3 106,8	3 170,9	3 189,3	4 147,8	
<b>of which Government Guaranteed Debt</b>					
Disbursements	201,6	1 111,1	160,9	726,7	
Repayments	57,1	41,5	77,4	44,0	
Interest payment	27,3	13,5	29,9	41,6	
Total Debt Service	84,1	55,0	107,3	85,6	
Stock	2 818,1	3 894,6	3 971,1	4 682,6	
<b>Multilateral</b>					
Disbursements				1,4	
Repayments	9,3	2,2	9,0	5,0	
Interest payment	2,9	0,4	2,7	1,6	
Total Debt Service	12,2	2,6	11,7	6,6	
Stock	186,1	183,8	174,7	171,1	

Descriptors	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
1	2	3	4	5	6
<b>Bilateral</b>					
Disbursements	197,1	1 111,1	160,9	755,3	
Repayments	37,6	12,0	58,3	17,7	
Interest payment	19,4	11,8	22,3	38,9	
Total Debt Service	57,0	23,8	80,6	56,7	
Stock	2 181,7	3 280,6	3 382,0	4 120,5	
<b>Commercial banks</b>					
Disbursements	4,5				
Repayments	10,3	27,3	10,2	21,3	
Interest payment	4,6	1,3	4,9	1,1	
Total Debt Service	14,9	28,6	15,1	22,3	
Stock	450,3	430,2	414,5	390,9	
<b>Including Loans to be repaid and serviced from the State Budget</b>					
Disbursements	110,4	124,0	21,6	0,5	
Repayments	9,7	27,3	12,7	23,3	
Interest payment	4,6	1,3	6,1	5,1	
Total Debt Service	14,3	28,6	18,9	28,3	
Stock	631,2	728,3	731,6	711,5	
<b>Short-term commercial</b>					
Disbursements					
Repayments					
Interest payment					
Total Debt Service					
Stock					
<b>Classification of Private non-guaranteed External Debt by type of creditor</b>					
<b>Total</b>					
Disbursements	361,3	655,8	567,5	1 257,5	566,5
Principal Repayments	291,6	415,0	429,4	385,4	257,9
Interest	48,5	134,3	48,2	180,8	53,0
Total Debt Service	340,1	549,3	477,6	566,2	310,9
Stock	7 127,1	7 374,8	7 487,3	8 370,9	8 674,1
<b>of which Multilateral</b>					
Disbursements	20,6	21,5	56,4	40,3	21,1
Repayments	8,9	20,1	11,2	26,5	17,8
Interest payment	2,6	12,0	1,4	5,5	2,0
Total Debt Service	11,5	32,1	12,7	32,0	19,8
Stock	328,3	329,6	374,7	388,5	392,0
<b>of which Bilateral</b>					
Disbursements	34,5	221,0	127,5	183,6	107,5
Repayments	10,9	96,2	88,7	80,8	16,5
Interest payment	3,1	2,2	3,1	7,2	5,2
Total Debt Service	14,0	98,4	91,8	88,0	21,7
Stock	1 042,1	1 167,6	1 199,9	1 289,2	1 377,0
<b>of which Commercial banks</b>					
Disbursements	306,1	413,3	383,5	1 033,6	437,9
Repayments	271,9	298,6	329,5	278,1	223,6
Interest payment	42,8	120,1	43,6	168,2	45,7
Total Debt Service	314,7	418,7	373,1	446,3	269,4
Stock	5 756,7	5 877,6	5 912,7	6 693,3	6 905,1

\*All previous published data in 2019 have been revised

Table 1.4

**International reserves of the Republic of Uzbekistan**

millions of USD

Official reserve assets and other foreign currency assets	01.01.2019	01.04.2019	01.01.2020	01.04.2020
1	2	3	4	5
<b>Official reserve assets</b>	<b>27 081,4</b>	<b>27 637,2</b>	<b>29 172,1</b>	<b>30 260,3</b>
1. Foreign currency reserves (in convertible foreign currencies)	12 070,6	12 854,2	12 474,9	12 447,5
Securities:				
<i>of which: issuer headquartered in reporting country but located abroad</i>				
Total currency and deposits with:	12 070,6	12 854,2	12 474,9	12 447,5
other national central banks, BIS and IMF	64,2	18,4	135,3	23,9
banks headquartered in the reporting country				
<i>of which: located abroad</i>				
banks headquartered outside the reporting country	12 006,3	12 835,8	12 339,7	12 423,6
<i>of which: located in the reporting country</i>				
2. IMF reserve position	0,01	0,01	0,01	0,01
3. SDRs	370,1	369,4	368,0	363,2
4. Gold	14 640,7	14 413,6	16 329,2	17 449,6
volume in millions of fine troy ounces	11,4	11,2	10,8	10,9
5. Other reserve assets				
financial derivatives				
loans to nonbank nonresidents				
other				
<b>Other foreign currency assets</b>	<b>68,1</b>	<b>61,8</b>	<b>178,5</b>	<b>401,8</b>
securities not included in official reserve assets				
deposits not included in official reserve assets	65,4	59,6	176,7	400,0
loans not included in official reserve assets				
financial derivatives not included in official reserve assets				
gold not included in official reserve assets	2,7	2,2	1,9	1,8
other				

## II. MONETARY INDICATORS

Table 2.1

## Central bank survey

billions of UZS

Indicators	01.01.2019	01.02.2019	01.03.2019	01.04.2019	01.01.2020	01.02.2020	01.03.2020	01.04.2020
1	2	3	4	5	6	7	8	9
Net foreign assets	222 757	225 124	232 833	228 773	273 987	282 785	287 333	285 637
Monetary gold	122 097	122 235	121 642	120 930	160 019	162 164	164 720	166 717
Claims on nonresidents	103 751	106 020	114 323	110 947	117 474	124 133	126 100	122 398
Liabilities to nonresidents	-3 091	-3 130	-3 132	-3 104	-3 506	-3 511	-3 487	-3 478
Claims on other depository corporations	2 140	1 771	1 535	1 665	2 982	2 656	3 301	4 914
Net claims on central government	-118 937	-119 391	-126 698	-124 740	-126 203	-130 178	-130 464	-130 146
Claims on central government				51				
Liabilities to central government	-118 937	-119 391	-126 698	-124 791	-126 203	-130 178	-130 464	-130 146
of which: Fund for Reconstruction and Development	-96 138	-94 676	-93 552	-93 319	-104 204	-105 497	-105 260	-105 555
Claims on other sectors (loans and other financial claims)	73	76	88	102	163	163	169	166
Claims on other financial corporations								
Claims on state and local government								
Claims on public nonfinancial corporations	73	76	88	102	163	163	169	166
Claims on private sector								
Monetary base	34 483	31 696	31 417	32 898	40 607	37 667	36 661	39 216
Currency in circulation	23 122	22 925	22 729	22 799	26 310	25 201	24 762	26 031

II. MONETARY INDICATORS

Indicators	01.01.2019	01.02.2019	01.03.2019	01.04.2019	01.01.2020	01.02.2020	01.03.2020	01.04.2020
1	2	3	4	5	6	7	8	9
Liabilities to other depository corporations, of which	11 108	8 642	8 521	9 937	14 005	12 202	11 638	12 897
Required reserves	2 910	3 030	2 819	2 982	4 187	4 239	4 019	4 093
Deposits in correspondent accounts	8 198	5 612	5 701	6 955	9 818	7 963	7 619	8 804
Liabilities to other sectors	253	129	167	162	292	265	262	288
Other liabilities to other depository corporations	247	220	27	34	0	767	1 971	2 098
Deposits and securities other than shares excluded from monetary base								
Deposits included in broad money								
Securities other than shares included in broad money								
Deposits excluded from broad money								
Securities other than shares excluded from broad money								
Loans								
Financial derivatives								
Shares and other equity	72 174	76 368	76 812	73 442	111 601	119 012	122 708	121 035
Other items (net)	-871	-704	-497	-573	-1 280	-2 019	-1 001	-1 778



Table 2.2

**Other depository corporations (commercial banks) survey**

billions of UZS

Indicators	01.01.2019	01.02.2019	01.03.2019	01.04.2019	01.01.2020	01.02.2020	01.03.2020	01.04.2020
1	2	3	4	5	6	7	8	9
Net foreign assets	-16 595	-14 158	-17 517	-20 156	-41 978	-45 890	-47 889	-52 336
Claims on nonresidents	18 012	21 189	19 514	17 845	20 073	20 029	20 013	21 260
Liabilities to nonresidents	-34 608	-35 347	-37 032	-38 000	-62 051	-65 919	-67 902	-73 596
Claims on central bank	12 288	10 468	10 050	11 147	16 833	15 420	16 067	17 575
Currency	958	1 599	1 531	1 223	2 064	2 687	2 535	2 178
Reserve deposits and securities other than shares	11 307	8 864	8 488	9 889	14 769	11 981	11 779	13 582
Other claims on central bank	23	5	30	35	0	752	1 753	1 815
Net claims on central government	-67 806	-70 486	-72 920	-76 265	-45 808	-43 766	-45 144	-45 868
Claims on central government	6 609	7 625	8 261	8 261	9 633	9 622	9 111	8 963
Liabilities to central government	-74 415	-78 110	-81 181	-84 526	-55 441	-53 388	-54 255	-54 830
Of which: Fund for Reconstruction and Development	-47 147	-49 694	-51 507	-51 827	-8 434	-6 935	-6 897	-6 773
Claims on other sectors (loans and other financial claims)	168 486	172 741	178 066	183 680	208 495	210 351	213 830	220 390
Claims on other financial corporations	1 020	1 040	1 060	1 067	1 424	1 433	1 547	2 154
Claims on state and local government								
Claims on public nonfinancial corporations	70 720	72 353	74 459	74 259	53 303	54 087	54 541	55 101
Claims on private sector	96 747	99 349	102 548	108 354	153 767	154 831	157 742	163 135
Liabilities to central bank	2 092	1 771	1 540	1 680	2 982	2 668	3 300	4 939
Transferable deposits included in broad money	17 048	14 810	14 869	15 699	19 456	18 533	18 872	19 712

## II. MONETARY INDICATORS

18

Indicators	01.01.2019	01.02.2019	01.03.2019	01.04.2019	01.01.2020	01.02.2020	01.03.2020	01.04.2020
1	2	3	4	5	6	7	8	9
Other deposits included in broad money	39 904	42 175	42 625	41 476	46 532	47 977	46 422	46 010
Securities other than shares included in broad money	796	595	576	610	741	700	708	592
Deposits excluded from broad money	154	159	167	152	221	185	170	160
Securities other than shares excluded from broad money	10	10	10	0	35	45	45	70
Loans	5 179	5 125	5 258	5 573	12 257	9 844	10 678	11 473
Financial derivatives								
Insurance technical reserves	3 401	3 475	3 475	3 478	3 901	4 449	4 446	4 432
Shares and other equity	26 579	27 276	27 927	28 292	51 031	52 460	52 943	53 329
Other items (net)	1 212	3 169	1 232	1 446	387	-745	-722	-956

Table 2.3

## Depository corporations (banking system) survey

billions of UZS

Indicators	01.01.2019	01.02.2019	01.03.2019	01.04.2019	01.01.2020	01.02.2020	01.03.2020	01.04.2020
1	2	3	4	5	6	7	8	9
Net foreign assets	206 162	210 966	215 316	208 617	232 009	236 895	239 443	233 301
Monetary gold	122 097	122 235	121 642	120 930	160 019	162 164	164 720	166 717
Claims on nonresidents	121 764	127 209	133 838	128 792	137 546	144 162	146 113	143 659
Liabilities to nonresidents	-37 699	-38 477	-40 163	-41 105	-65 557	-69 431	-71 390	-77 074
Domestic claims	-18 184	-17 059	-21 464	-17 223	36 647	36 571	38 392	44 543
Net claims on central government	-186 742	-189 877	-199 618	-201 005	-172 011	-173 944	-175 608	-176 014
Claims on central government	6 609	7 625	8 261	8 312	9 633	9 622	9 111	8 963
Liabilities to central government	-193 352	-197 502	-207 879	-209 317	-181 644	-183 566	-184 718	-184 976
Of which: Fund for Reconstruction and Development	-143 285	-144 370	-145 059	-145 146	-112 638	-112 432	-112 157	-112 328
Claims on other sectors (loans and other financial claims)	168 558	172 818	178 154	183 782	208 657	210 515	213 999	220 556
Claims on other financial corporations	1 020	1 040	1 060	1 067	1 424	1 433	1 547	2 154
Claims on state and local government								
Claims on public nonfinancial corporations	70 792	72 429	74 547	74 361	53 466	54 251	54 710	55 267
Claims on private sector	96 747	99 349	102 548	108 354	153 767	154 831	157 742	163 135
Broad money liabilities	80 165	79 035	79 435	79 523	91 266	89 989	88 490	90 455
Currency outside depository corporations	22 164	21 325	21 198	21 576	24 246	22 514	22 227	23 852
Transferable deposits	17 290	14 927	15 026	15 850	19 717	18 773	19 109	19 973
Other deposits	39 915	42 187	42 635	41 487	46 562	48 002	46 447	46 037
Securities other than shares	796	595	576	610	741	700	708	592

## II. MONETARY INDICATORS

20

Indicators	01.01.2019	01.02.2019	01.03.2019	01.04.2019	01.01.2020	01.02.2020	01.03.2020	01.04.2020
1	2	3	4	5	6	7	8	9
Deposits excluded from broad money	154	159	167	152	221	185	170	160
Securities other than shares excluded from broad money	10	10	10	0	35	45	45	70
Loans	5 179	5 125	5 258	5 573	12 257	9 844	10 678	11 473
Financial derivatives								
Insurance technical reserves	3 401	3 475	3 475	3 478	3 901	4 449	4 446	4 432
Shares and other equity	98 753	103 644	104 739	101 734	162 632	171 472	175 652	174 365
Other items (net)	316	2 459	769	934	-1 656	-2 516	-1 646	-3 112

Table 2.4

**Monetary aggregates**

billions of UZS

Date	Broad money (M2)	<i>including:</i>						Foreign currency deposits in national currency equivalent
		Money supply in national currency	<i>of which:</i>					
			Money supply (M1)	<i>of which:</i>		Other deposits in national currency		
				Currency in circulation (M0)	Transferable deposits			
1	2	3	4	5	6	7	8	
01.01.2019	80 164,8	54 895,9	38 592,8	22 164,2	16 428,6	16 303,0	25 268,9	
01.02.2019	79 035,0	51 833,4	35 362,1	21 325,5	14 036,7	16 471,2	27 201,7	
01.03.2019	79 435,1	51 825,0	35 310,4	21 197,7	14 112,7	16 514,6	27 610,2	
01.04.2019	79 523,4	54 127,4	36 513,3	21 576,2	14 937,0	17 614,2	25 396,0	
01.01.2020	91 266,1	62 785,8	42 670,0	24 246,0	18 424,0	20 115,9	28 480,3	
01.02.2020	89 988,9	60 931,1	39 984,0	22 514,0	17 470,0	20 947,1	29 057,8	
01.03.2020	88 490,5	61 019,9	40 041,9	22 226,6	17 815,3	20 978,0	27 470,6	
01.04.2020	90 454,6	63 567,2	42 444,8	23 852,4	18 592,4	21 122,4	26 887,4	

### III. MAIN INDICATORS AND INSTRUMENTS OF THE CENTRAL BANK MONETARY POLICY

Table 3.1

#### Policy rate\*

Period of validity	Policy rate, in percentage terms
1	2
15.04.2020 - ...	15
25.09.2018 - 14.04.2020	16
28.06.2017 - 24.09.2018	14
01.01.2015 - 27.06.2017	9
01.01.2014 - 31.12.2014	10
01.01.2011 - 31.12.2013	12
15.07.2006 - 31.12.2010	14
21.12.2004 - 14.07.2006	16
05.07.2004 - 20.12.2004	18
10.09.2003 - 04.07.2004	20
16.07.2003 - 09.09.2003	24
01.01.2002 - 15.07.2003	30
01.07.2000 - 31.12.2001	24
01.06.2000 - 30.06.2000	27,6
01.05.2000 - 31.05.2000	28,8
01.04.2000 - 30.04.2000	30
01.01.1998 - 31.03.2000	36
01.11.1997 - 31.12.1997	30
01.01.1997 - 31.10.1997	39,6
01.08.1996 - 01.12.1996	48
01.07.1996 - 31.07.1996	60
01.08.1995 - 30.06.1996	84
01.07.1995 - 31.07.1995	120
20.03.1995 - 30.06.1995	300
01.02.1995 - 19.03.1995	250
01.10.1994 - 31.01.1995	225
02.05.1994 - 30.09.1994	150

\* Until December 31, 2019 Refinancing rate

Table 3.2

**Required reserve ratios**

(till May 31, 2018)

percentage terms

Period of validity	For deposits of legal entities with maturity less than 1 year and demand deposits in national currency	For deposits of legal entities with maturity from 1 to 3 years in national currency	For deposits of legal entities with maturity over 3 years in national currency	For deposits of legal entities in foreign currency
1	2	3	4	5
from first of May, 1994	30		10	30
from first of January, 1995	25		10	25
from first of June, 1996	25		10	
from first of December, 1997	20		10	
from first of May, 2000	20			
from first of February, 2005	15			5
from first of August, 2005	15			8
from first of September, 2007	13			
from first of November, 2008	15			
from first of September 2009	15	12	10,5	For deposits in foreign currency the same ratios are established

Table 3.3

**Required reserve ratios**  
(from June 1 to September 30, 2018)

percentage terms

Type of liabilities	Term	Required reserve ratio
1	2	3
Deposits of legal entities in national currency*	2 year and over	0
	from 1 to 2 years	7
	other liabilities	14
Deposits of legal entities in foreign currency	2 year and over	0
	from 1 to 2 years	8
	other liabilities	16
Deposits of individuals in national currency*	2 years and over	0
	from 1 to 2 years	2
	other liabilities	4
Deposits of individuals in foreign currency	2 years and over	0
	from 1 to 2 years	3
	other liabilities	6

\* These types of liabilities are subject to averaging ratio (0.1)



Table 3.4

**Required reserve ratios**  
(from October 1, 2018 to June 30, 2019 )

percentage terms

Type of liabilities	Term	Required reserve ratio
1	2	3
Deposits of legal entities in national currency*	2 year and over	0
	from 1 to 2 years	2
	other liabilities	4
Deposits of legal entities in foreign currency	2 year and over	0
	from 1 to 2 years	7
	other liabilities	14
Deposits of individuals in national currency*	2 years and over	0
	from 1 to 2 years	2
	other liabilities	4
Deposits of individuals in foreign currency	2 years and over	0
	from 1 to 2 years	7
	other liabilities	14

\* These types of liabilities are subject to averaging ratio (0.1)

Table 3.5

**Required reserve ratios**

(from July 1, 2019)

percentage terms

Type of liabilities	Term	Required reserve ratio
1	2	3
Deposits of legal entities in national currency*	2 year and over	4
	from 1 to 2 years	
	other liabilities	
Deposits of legal entities in foreign currency	2 year and over	14
	from 1 to 2 years	
	other liabilities	
Deposits of individuals in national currency*	2 years and over	4
	from 1 to 2 years	
	other liabilities	
Deposits of individuals in foreign currency	2 years and over	14
	from 1 to 2 years	
	other liabilities	

\* From July 1, 2019 till April 1, 2020 these types of liabilities were subject to averaging ratio of 0.25 and starting from April 1, 2020 the averaging ratio is 0.35

Table 3.6

**Balance of the required reserves**

billions of UZS

Date	Total	including:	
		in national currency	in foreign currency
1	2	3	4
01.01.2019	2 909,6	2 909,6	
01.02.2019	3 030,3	3 030,3	
01.03.2019	2 819,1	2 819,1	
01.04.2019	2 982,2	2 982,2	
01.05.2019	2 969,3	2 969,3	
01.06.2019	3 077,2	3 077,2	
01.07.2019	4 143,2	4 143,2	
01.08.2019	4 090,9	4 090,9	
01.09.2019	4 069,1	4 069,1	
01.10.2019	4 296,4	4 296,4	
01.11.2019	4 308,5	4 308,5	
01.12.2019	4 115,9	4 115,9	
01.01.2020	4 187,1	4 187,1	
01.02.2020	4 238,6	4 238,6	
01.03.2020	4 018,7	4 018,7	
01.04.2020	4 092,7	4 092,7	

Table 3.7

**Short-term refinancing loans allocated to commercial banks**

billions of UZS

Period	Total amount of loans	including by terms:			
		up to 7 days		from 8 to 90 days	
		amount of loan	interest rate	amount of loan	interest rate
1	2	3	4	5	6
<b>2019</b>	<b>1 569,1</b>	<b>1303,5</b>	<b>x</b>	<b>265,6</b>	<b>x</b>
January					
February					
March					
April					
May					
June					
July					
August	247,7	29,2	18,0	218,5	18,5
September	161,1	113,9	18,0	47,1	18,5
October	236,6	236,6	18,0		
November	236,6	236,6	18,0		
December	687,2	687,2	18,0		
<b>Q1 2020</b>					
January					
February					
March					

Table 3.8

**Results of the Central bank deposit auctions**

Period	Auction conducting date	Deposit's maturity	Number of participant banks	Maximum amount of attracted deposits (billion UZS)	Amount of deposits offered by banks (billion UZS)	Minimum interest rates offered by banks	Maximum interest rates offered by banks	Cut-off rate	Weighted average rate	Amount of attracted deposits (billion UZS)
1	2	3	4	5	6	7	8	9	10	11
February 2020	25.02.2020	14 days	3	300,0	75,0	16,0%	16,0%	16,0%	16,0%	75,0
	27.02.2020	14 days	2	100,0	35,0	16,0%	16,0%	16,0%	16,0%	35,0
March 2020	03.03.2020	14 days	3	150,0	40,0	16,0%	16,0%	16,0%	16,0%	40,0
	05.03.2020	14 days	3	150,0	75,0	16,0%	16,0%	16,0%	16,0%	75,0
	10.03.2020	14 days	6	150,0	150,0	16,0%	16,0%	16,0%	16,0%	150,0
	12.03.2020	14 days	6	150,0	180,0	15,9%	16,0%	16,0%	16,0%	150,0
	17.03.2020	14 days	7	250,0	114,8	16,0%	16,0%	16,0%	16,0%	114,8
	19.03.2020	14 days	2	250,0	40,0	16,0%	16,0%	16,0%	16,0%	40,0
	24.03.2020	14 days	2	100,0	30,0	16,0%	16,0%	16,0%	16,0%	30,0
31.03.2020	14 days	3	100,0	125,0	16,0%	16,0%	16,0%	16,0%	100,0	

Table 3.9

**Results of the Central bank swap auctions**

Period	Auction date	Auction period	Number of participant banks	Maximum amount of offered funds (billion UZS)	Amount of deposits offered by banks (billion UZS)	Minimum interest rates offered by banks	Maximum interest rates offered by banks	Cut-off rate	Weighted average rate	Amount of provided funds (billion UZS)
1	2	3	4	5	6	7	8	9	10	11
February 2020	24.02.2020	14 days	2	100,0	100,1	16,1%	17,0%	16,1%	17,0%	100,0
March 2020	09.03.2020	14 days	2	100,0	95,0	17,0%	17,0%	17,0%	17,0%	95,0
	16.03.2020	14 days	2	100,0	9,5	16,0%	16,0%	16,0%	16,0%	9,5
	30.03.2020	14 days	3	100,0	133,9	16,0%	16,0%	16,0%	16,0%	100,0

Table 3.10

**Results of the Central bank REPO auctions**

Period	Auction date	Auction period	Number of participant banks	Maximum amount of offered funds (billion UZS)	Amount of deposits offered by banks (billion UZS)	Minimum interest rates offered by banks	Maximum interest rates offered by banks	Cut-off rate	Weighted average rate	Amount of provided funds (billion UZS)
1	2	3	4	5	6	7	8	9	10	11
February 2020	24.02.2020	14 days	2	100,0	53,0	16,0%	16,0%	16,0%	16,0%	53,0
March 2020	02.03.2020	14 days	2	100,0	40,0	16,0%	16,0%	16,0%	16,0%	40,0
	09.03.2020	14 days	2	100,0	105,5	16,0%	16,0%	16,0%	16,0%	100,0
	16.03.2020	14 days	2	100,0	50,0	16,0%	16,0%	16,0%	16,0%	50,0
	26.03.2020	14 days	4	250,0	240,0	16,0%	16,0%	16,0%	16,0%	240,0
	30.03.2020	14 days	3	100,0	100,0	16,0%	16,0%	16,0%	16,0%	100,0

Table 3.9

## Official exchange rates of foreign currencies against UZS

Period	Date	1 USD	Change, (+/-)	1 Euro	Change, (+/-)	1 Russian ruble	Change, (+/-)
1	2	3	4	5	6	7	8
January 2019	01.01.2019	8 336,25	-3,30	9 533,34	53,77	119,85	-1,06
	08.01.2019	8 337,07	0,82	9 498,42	-34,92	123,36	3,51
	15.01.2019	8 356,18	19,11	9 582,03	83,61	124,97	1,61
	22.01.2019	8 378,18	22,00	9 518,45	-63,58	126,33	1,36
	29.01.2019	8 384,94	6,76	9 568,89	50,44	127,09	0,76
	<b>average monthly rate</b>	<b>8 355,12</b>	<b>34,28</b>	<b>9 536,53</b>	<b>99,75</b>	<b>123,96</b>	<b>0,13</b>
February 2019	05.02.2019	8 401,53	16,59	9 623,11	54,22	128,35	1,26
	12.02.2019	8 395,15	-6,38	9 510,03	-113,08	127,67	-0,68
	19.02.2019	8 392,20	-2,95	9 477,31	-32,72	126,25	-1,42
	26.02.2019	8 403,19	10,99	9 530,06	52,75	128,61	2,36
	<b>average monthly rate</b>	<b>8 395,41</b>	<b>40,29</b>	<b>9 540,67</b>	<b>4,15</b>	<b>127,50</b>	<b>3,54</b>
March 2019	05.03.2019	8 392,96	-10,23	9 546,15	16,09	127,32	-1,29
	12.03.2019	8 374,10	-18,86	9 410,81	-135,34	126,18	-1,14
	19.03.2019	8 378,04	3,94	9 488,13	77,32	129,09	2,91
	26.03.2019	8 389,97	11,93	9 491,57	3,44	129,72	0,63
	<b>average monthly rate</b>	<b>8 386,07</b>	<b>-9,34</b>	<b>9 489,85</b>	<b>-50,83</b>	<b>128,09</b>	<b>0,59</b>
January 2020	01.01.2020	9 507,56	-8,81	10 624,70	53,77	153,17	-1,06
	07.01.2020	9 507,89	0,33	10 608,90	-34,92	153,43	3,51
	14.01.2020	9 550,76	42,87	10 620,45	83,61	156,59	1,61
	21.01.2020	9 547,05	-3,71	10 585,77	-63,58	155,06	1,36
	28.01.2020	9 563,33	16,28	10 541,66	50,44	153,89	0,76
	<b>average monthly rate</b>	<b>9 533,50</b>	<b>11,63</b>	<b>10 600,67</b>	<b>62,02</b>	<b>154,52</b>	<b>4,01</b>
February 2020	04.02.2020	9 541,74	-21,59	10 584,65	42,99	149,20	-4,69
	11.02.2020	9 539,16	-2,58	10 438,70	-145,95	148,77	-0,43
	18.02.2020	9 528,49	-10,67	10 319,35	-119,35	150,07	1,30
	25.02.2020	9 526,28	-2,21	10 329,35	10,00	148,82	-1,25
	<b>average monthly rate</b>	<b>9 537,49</b>	<b>3,98</b>	<b>10 436,92</b>	<b>-163,75</b>	<b>149,73</b>	<b>-4,79</b>
March 2020	03.03.2020	9 513,84	-12,44	10 489,01	159,66	141,85	-6,97
	10.03.2020	9 500,54	-13,30	10 721,36	232,35	138,91	-2,94
	17.03.2020	9 520,34	19,80	10 572,34	-149,02	130,22	-8,69
	25.03.2020	9 532,74	12,40	10 220,05	-352,29	119,99	-10,23
	31.03.2020	9 554,22	21,48	10 637,67	417,62	121,10	1,11
	<b>average monthly rate</b>	<b>9 518,28</b>	<b>-19,21</b>	<b>10 505,42</b>	<b>68,50</b>	<b>133,73</b>	<b>-15,99</b>



## IV. FINANCIAL MARKETS

## 4.1. Interbank money market

Table 4.1.1

## Interbank deposit operations in national currency

Period	Interbank deposits		Balance of deposits at the end of period, billions of UZS
	volume, billions of UZS	Weighted average interest rates, percent	
1	2	3	4
<b>2019</b>	<b>12 670,1</b>	<b>15,4</b>	<b>x</b>
January	762,0	14,7	5 021,8
February	799,2	14,6	5 117,1
March	673,6	14,6	4 872,3
April	589,4	14,8	4 846,1
May	447,0	14,3	4 725,9
June	579,7	15,1	4 970,9
July	891,0	15,0	4 999,5
August	1 340,0	15,1	4 738,2
September	1 412,5	15,2	4 744,6
October	2 241,0	15,2	4 636,6
November	1 650,5	16,4	4 922,3
December	1 284,2	17,5	4 794,2
<b>Q1 2020</b>	<b>5 330,0</b>	<b>15,6</b>	<b>x</b>
January	1 618,0	15,8	4 751,4
February	2 301,2	15,2	4 508,5
March	1 410,8	16,0	4 189,2

## 4.2. Foreign exchange market

Table 4.2.1

## Trades at the Uzbekistan republican currency exchange

billions of USD

Period	Exchange rate (UZS/USD)	Banks		Central bank	
		purchase	sale	purchase	sale
1	2	3	4	5	6
<b>2019</b>	<b>x</b>	<b>10 521,2</b>	<b>6 731,3</b>	<b>1 225,2</b>	<b>5 015,1</b>
January	8 374,0	808,8	349,8	47,7	506,6
February	8 396,5	593,2	367,3	82,4	308,2
March	8 390,9	641,2	411,7	54,2	283,6
April	8 448,8	916,1	681,8	116,5	350,8
May	8 475,5	875,7	665,7	216,2	426,2
June	8 548,4	840,0	626,0	198,1	412,1
July	8 624,1	1 110,0	592,1	41,1	559,0
August	9 091,6	1 039,6	388,3	5,4	656,7
September	9 418,6	913,6	725,4	153,5	341,7
October	9 454,4	839,9	548,9	53,3	344,2
November	9 497,4	928,4	410,1	7,6	525,8
December	9 521,1	1 014,8	963,9	249,2	300,0
<b>Q1 2020</b>	<b>x</b>	<b>2 222,1</b>	<b>1 233,3</b>	<b>133,9</b>	<b>1 122,6</b>
January	9 546,5	751,1	415,8	30,7	366,1
February	9 525,7	683,6	361,2	40,4	362,9
March	9 528,5	787,3	456,3	62,7	393,7

Table 4.2.2

## Foreign currency purchased by commercial banks from individuals

billions of USD

Period	Realized operation:		of which:				
	number	amount	up to 100 USD	from 100 to 300 USD	from 300 to 500 USD	from 500 to 1000 USD	above 1000 USD
1	2	3	4	5	6	7	8
<b>2019</b>	<b>13 765 821</b>	<b>3 804,4</b>	<b>734,2</b>	<b>804,8</b>	<b>272,3</b>	<b>306,3</b>	<b>1 686,7</b>
January	785 500	161,8	44,9	39,9	12,9	13,0	51,1
February	886 382	218,3	53,0	41,8	16,2	17,2	90,1
March	985 852	232,0	55,9	51,4	19,1	19,7	86,0
April	1 094 883	272,4	62,4	57,3	23,3	22,7	106,7
May	1 097 198	259,9	65,7	61,1	20,6	21,2	91,4
June	1 050 799	255,1	56,3	61,5	22,5	22,9	92,0
July	1 185 636	276,1	63,2	67,2	23,0	23,7	99,0
August	1 343 795	420,1	74,8	71,8	30,3	35,8	207,5
September	1 408 078	441,3	64,9	86,7	29,2	36,9	223,5
October	1 348 336	405,9	64,9	87,2	27,2	33,6	192,9
November	1 237 114	361,3	62,2	84,2	24,0	27,8	163,2
December	1 342 248	500,2	66,2	94,7	24,0	31,8	283,5
<b>Q1 2020</b>	<b>3 756 163</b>	<b>1 325,6</b>	<b>181,4</b>	<b>253,1</b>	<b>69,1</b>	<b>95,1</b>	<b>727,0</b>
January	1 250 052	417,8	61,8	82,9	21,0	27,8	224,3
February	1 335 910	514,4	64,5	88,0	24,9	35,2	301,8
March	1 170 201	393,4	55,1	82,1	23,2	32,1	200,9

Table 4.2.3

## Foreign currency sold to individuals by commercial banks

billions of USD

Period	Realized operation:		of which:							
	number	amount	up to 100 USD	from 100 to 500 USD	from 500 to 1000 USD	from 1000 to 3000 USD	from 3000 to 5000 USD	from 5000 to 10000 USD	from 10000 to 50000 USD	above 50000 USD
1	2	3	4	5	6	7	8	9	10	11
<b>2019</b>	<b>3 095 806</b>	<b>1 812,6</b>	<b>65,4</b>	<b>443,0</b>	<b>331,6</b>	<b>264,1</b>	<b>121,1</b>	<b>142,2</b>	<b>234,9</b>	<b>210,3</b>
January	97 177	113,5	0,2	24,6	26,2	14,1	3,4	5,3	19,3	20,5
February	119 667	68,0	0,1	25,7	15,2	8,0	1,4	2,4	8,3	6,7
March	134 620	73,6	0,2	26,0	22,0	5,9	1,6	2,3	8,0	7,6
April	141 983	90,6	0,3	33,4	14,2	11,2	8,7	6,7	9,3	6,8
May	153 360	100,7	0,2	32,7	23,1	14,6	11,2	4,3	8,2	6,3
June	154 692	111,1	0,2	32,8	23,7	16,7	12,9	5,6	9,4	9,8
July	191 096	128,3	0,2	40,3	39,8	23,8	3,4	4,1	6,5	10,2
August	306 417	199,6	5,9	37,7	59,1	40,5	11,1	13,7	19,1	12,6
September	334 978	161,3	10,6	43,8	23,0	23,8	11,2	16,1	23,3	9,6
October	363 139	189,2	8,4	49,6	22,7	28,9	12,3	17,1	27,0	23,3
November	524 977	270,9	18,4	56,8	30,1	35,2	20,3	31,0	45,0	34,2
December	573 700	305,8	20,9	39,6	32,3	41,5	23,8	33,5	51,5	62,7
<b>Q1 2020</b>	<b>1 692 505</b>	<b>844,7</b>	<b>62,9</b>	<b>111,2</b>	<b>89,9</b>	<b>130,0</b>	<b>69,1</b>	<b>113,3</b>	<b>171,8</b>	<b>96,5</b>
January	560 102	302,8	19,7	37,0	31,1	47,3	24,6	40,6	60,9	41,6
February	556 160	221,4	20,9	36,3	27,7	36,8	16,5	26,0	41,0	16,3
March	576 243	320,5	22,3	38,0	31,0	46,0	28,0	46,6	70,0	38,6

Table 4.2.4

**Foreign currency purchase and sale transactions of commercial banks with individuals**  
(by currencies)

Period	Type of operation	US Dollar	Euro	Pound sterling	Swiss franc	Japan yen	Russian ruble	Kazakhstan tenge	Turkish lira
1	2	3	4	5	6	7	8	9	10
<b>2019</b>	<b>purchase</b>	<b>3 751 270 089</b>	<b>39 941 367</b>	<b>1 188 888</b>	<b>304 820</b>	<b>108 675 972</b>	<b>285 804 519</b>	<b>165 922 391</b>	<b>87 052</b>
	<b>sale</b>	<b>1 802 548 300</b>	<b>6 067 641</b>	<b>456 115</b>	<b>32 620</b>	<b>4 428 227</b>	<b>168 177 800</b>	<b>75 332 976</b>	<b>1 950</b>
January	purchase	158 960 229	2 175 625	45 167	14 228	3 733 984	19 178 620	9 390 977	
	sale	113 549 140							
February	purchase	215 334 339	2 035 163	62 195	11 022	4 034 666	15 907 115	7 929 022	
	sale	67 966 551							
March	purchase	228 602 300	2 558 155	65 069	14 323	4 484 122	18 538 113	13 298 879	
	sale	73 611 610							
April	purchase	267 789 560	3 537 761	108 101	16 936	8 677 550	25 881 550	12 785 155	
	sale	90 553 607							
May	purchase	255 344 081	3 505 622	93 052	23 086	8 767 581	23 344 129	14 310 378	
	sale	100 676 022							
June	purchase	251 110 776	3 104 903	80 473	36 304	6 211 139	18 885 441	12 909 822	
	sale	111 071 984							
July	purchase	271 850 079	3 276 839	122 540	28 293	7 386 610	19 609 407	14 678 120	
	sale	128 271 060							
August	purchase	414 683 464	4 189 554	154 151	27 169	14 715 645	19 593 040	16 073 166	
	sale	198 924 152	387 704	32 490	4 110	10 000	13 837 992	6 526 800	
September	purchase	435 136 664	4 827 577	151 220	25 557	15 731 800	27 900 627	12 190 244	
	sale	159 107 515	1 191 055	127 912	1 420	518 340	41 866 672	20 395 689	
October	purchase	399 250 350	5 141 638	128 716	60 861	14 802 021	33 787 052	19 626 598	23 985
	sale	187 062 852	1 200 645	63 315	3 420	1 984 001	40 985 765	18 628 037	
November	purchase	357 643 962	2 879 221	81 439	24 690	11 861 240	32 527 681	17 053 661	30 172
	sale	268 222 615	1 914 849	119 825	9 700	1 156 100	34 163 595	16 158 210	
December	purchase	495 564 285	2 709 309	96 765	22 351	8 269 614	30 651 744	15 676 369	32 895
	sale	303 531 192	1 373 389	112 573	13 970	759 786	37 323 776	13 624 240	1 950

Period	Type of operation	US Dollar	Euro	Pound sterling	Swiss franc	Japan yen	Russian ruble	Kazakhstan tenge	Turkish lira
1	2	3	4	5	6	7	8	9	10
<b>Q1 2020</b>	<b>purchase</b>	<b>1 313 705 226</b>	<b>7 394 400</b>	<b>207 353</b>	<b>59 451</b>	<b>17 571 293</b>	<b>202 033 513</b>	<b>55 432 504</b>	<b>83 545</b>
	<b>sale</b>	<b>834 577 997</b>	<b>6 323 238</b>	<b>303 736</b>	<b>28 460</b>	<b>697 000</b>	<b>177 452 185</b>	<b>34 517 565</b>	<b>22 470</b>
January	purchase	414 424 186	2 351 653	62 349	14 934	7 355 293	33 131 115	11 746 960	24 515
	sale	300 035 066	1 543 845	157 510	13 680	62 000	47 698 043	14 398 200	7 920
February	purchase	510 439 547	2 258 045	76 565	32 242	6 722 000	81 486 862	13 704 424	30 755
	sale	218 304 427	1 983 590	54 866	10 990	216 000	53 317 226	11 784 265	1 205
March	purchase	388 841 493	2 784 701	68 440	12 276	3 494 000	87 415 536	29 981 120	28 275
	sale	316 238 504	2 795 803	91 360	3 790	419 000	76 436 916	8 335 100	13 345

**V. CREDIT INSTITUTIONS PERFORMANCE****5.1. General information**

Table 5.1.1

**Number and structure of credit institutions**

	01.01.2020	01.04.2020
1	2	3
<b>1. Number of credit organizations, total*</b>	<b>147</b>	<b>148</b>
<i>including:</i>		
<b>- Commercial banks, of which:</b>	<b>30</b>	<b>30</b>
State-owned banks	13	13
Other banks	17	17
<b>- Non-bank credit organizations, including:</b>	<b>117</b>	<b>118</b>
Microcredit organizations	56	57
Pawnshops	61	61
<b>2. Branches of commercial banks, total</b>	<b>850</b>	<b>853</b>
<b>3. Banking service centres (service offices and mini-banks)</b>	<b>1 050</b>	<b>1 093</b>
<b>4. 24/7 self-service offices</b>	<b>902</b>	<b>1 097</b>

\* There are no foreign branches of commercial banks and non-bank credit organizations

Table 5.1.2

**Main indicators of commercial banks performance**

billions of UZS

Indicators	Total	of which:				of which in foreign currency
		banks with State ownership		other banks		
		sum	share, %	sum	share, %	
1	2	3	4	5	6	7
01.01.2019						
Assets	214 419,6	180 155,0	84,0	34 264,6	16,0	118 828,7
Loans	167 390,6	148 796,0	88,9	18 594,6	11,1	93 527,0
Deposits	70 001,4	47 659,4	68,1	22 342,0	31,9	26 677,9
Capital	26 678,9	21 743,1	81,5	4 935,8	18,5	266,9
01.04.2019						
Assets	232 090,2	197 326,6	85,0	34 763,6	15,0	129 008,6
Loans	184 392,6	164 177,3	89,0	20 215,4	11,0	104 173,1
Deposits	71 911,7	49 779,1	69,2	22 132,6	30,8	26 860,0
Capital	28 292,0	22 910,2	81,0	5 381,8	19,0	268,5
01.01.2020						
Assets	272 726,9	230 126,4	84,4	42 600,5	15,6	129 076,7
Loans	211 580,5	186 630,3	88,2	24 950,2	11,8	100 947,3
Deposits	91 009,0	65 739,5	72,2	25 269,5	27,8	39 969,0
Capital	51 030,7	44 266,8	86,7	6 763,9	13,3	304,5
01.04.2020						
Assets	288 396,4	245 395,8	85,1	43 000,6	14,9	139 120,9
Loans	221 933,8	195 884,1	88,3	26 049,7	11,7	107 028,8
Deposits	89 751,1	65 261,5	72,7	24 489,6	27,3	38 744,5
Capital	53 329,2	46 146,6	86,5	7 182,6	13,5	305,7



Table 5.1.3

**Role of banking system in the economy**

		billions of UZS	
Indicators	01.01.2019	01.01.2020	
1	2	3	
GDP*	406 648,5	511 838,1	
<b>Bank assets</b>	<b>214 419,6</b>	<b>272 726,9</b>	
Assets to GDP ratio, in percent	52,7	53,3	
<b>Lending</b>	<b>167 390,6</b>	<b>211 580,5</b>	
Loans to GDP ratio, in percent	41,2	41,3	
<b>Deposits</b>	<b>70 001,4</b>	<b>91 009,0</b>	
Deposits to GDP ratio, in percent	17,2	17,8	
<b>Equity</b>	<b>26 678,9</b>	<b>51 030,7</b>	
Equity to GDP ratio, in percent	6,6	10,0	

\* According to annual reports of The State Committee of The Republic of Uzbekistan on Statistics

Table 5.1.4

**Capital adequacy of banking sector**

	Indicators						
	Regulatory Tier I capital	Main capital stock	Capital surplus	Regulatory Tier II capital	Total regulatory capital	Capital adequacy ratio	Ratio of regulatory Tier I capital
1	2	3	4	5	6	7	8
01.01.2019							
billion UZS	22 146,3	22 060,6	85,6	2 084,9	24 231,1	15,6	14,3
share in %	91,4	91,0	0,4	8,6	100,0		
01.04.2019							
billion UZS	24 789,2	24 751,6	37,6	1 515,1	26 304,3	15,4	14,5
share in %	94,2	94,1	0,1	5,8	100,0		
01.01.2020							
billion UZS	43 659,2	43 621,6	37,6	8 807,5	52 466,8	23,5	19,6
share in %	83,2	83,1	0,1	16,8	100,0		
01.04.2020							
billion UZS	47 745,4	47 707,7	37,6	6 078,8	53 824,2	22,2	19,7
share in %	88,7	88,6	0,1	11,3	100,0		

Table 5.1.5

**Liquidity dynamics of banking sector**

Indicators				
Highly liquid assets, billions of UZS	Ratio of highly liquid assets to total assets, in %	Liquidity coverage ratio (minimum: 100 percent)	Net stable funding ratio (minimum: 100 percent)	Immediate liquidity ratio (minimum: 10 percent)
1	2	3	4	5
01.01.2019				
<b>20 202,4</b>	9,4	170,7	107,9	30,9
01.04.2019				
<b>19 631,8</b>	8,6	195,5	108,3	26,5
01.01.2020				
<b>30 873,8</b>	11,3	208,5	112,8	47,8
01.04.2020				
<b>32 608,3</b>	11,3	189,8	109,2	48,7

Table 5.1.6

**Financial performance of banking system**

(end of period)

billions of UZS

Income and expense of banking sector	01.01.2019	01.04.2019	01.01.2020	01.04.2020
1	2	3	4	5
Interest income	14 516,8	5 070,1	25 500,2	8 148,9
Interest expense	8 354,9	3 057,2	15 601,8	4 987,7
<b>Interest margin</b>	<b>6 161,9</b>	<b>2 012,9</b>	<b>9 898,4</b>	<b>3 161,2</b>
Non-interest income	6 564,1	1 776,5	9 619,5	3 621,4
Non-interest expense	1 342,6	347,0	2 855,8	864,8
Operating expense	5 583,0	1 273,2	6 814,3	1 747,8
<b>Non-interest income (loss)</b>	<b>-361,5</b>	<b>156,3</b>	<b>-50,7</b>	<b>1 008,9</b>
Allowance for probable loan and leases losses	1 746,3	1 002,2	3 855,7	2 376,1
Evaluation of non-credit losses	195,6	43,4	298,9	99,0
Net profit (Loss) before Tax	3 858,4	1 123,5	5 693,2	1 694,9
Expense regarding income tax	658,9	227,2	1 012,5	303,4
Other adjustments to income				
<b>Net income (loss)</b>	<b>3 199,5</b>	<b>896,4</b>	<b>4 680,7</b>	<b>1 391,5</b>

Profitability indicators of banking sector	01.01.2019	01.04.2019	01.01.2020	01.04.2020
1	2	3	4	5
Return on assets (ROA)	2,0	2,0	2,2	2,4
Return on equity (ROE)	16,2	16,4	16,7	10,7
Ratio of net interest income to total assets	2,9	3,5	3,6	4,4
Ratio of net interest income from loans to total loans	3,7	4,4	4,7	5,7
Ratio of net interest income to total liabilities	3,3	4,0	4,5	5,4
Ratio of net interest margin to total assets	3,3	3,6	3,9	4,5

\* Starting from 2020 the calculation of ROE included the ratio of Net profit to Total assets

Table 5.1.7

**Financial Soundness Indicators of banking system**  
(end of period)

billions of UZS

Indicators	Q4-2019	January 2020	February 2020	March 2020
1	2	3	4	5
<b>Capital to risk-weighted assets, percent</b>	<b>23,5</b>	<b>23,4</b>	<b>22,9</b>	<b>22,2</b>
Capital	52 466,8	53 662,0	53 780,2	53 824,2
Risk-weighted assets	223 041,1	229 263,9	234 870,1	242 178,2
<b>Regulatory Tier 1 capital to risk-weighted assets, percent</b>	<b>19,6</b>	<b>21,0</b>	<b>20,4</b>	<b>19,7</b>
Regulatory Tier 1 capital	43 659,2	48 106,7	47 911,8	47 745,4
Risk-weighted assets	223 041,1	229 263,9	234 870,1	242 178,2
<b>Non-performing loans net of provisions to capital, percent</b>	<b>2,6</b>	<b>2,9</b>	<b>3,5</b>	<b>4,4</b>
Nonperforming loans net of provisions	1 373,8	1 549,9	1 889,8	2 361,1
Capital	52 466,8	53 662,0	53 780,2	53 824,2
<b>Nonperforming loans to total loans, percent</b>	<b>1,5</b>	<b>1,8</b>	<b>2,1</b>	<b>2,2</b>
Nonperforming loans	3 169,1	3 939,9	4 519,9	5 021,2
Total loans	214 344,3	215 705,6	218 693,0	225 199,1
<b>Sectoral distribution of total loans: Residents, percent</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
Loans to Residents	214 316,2	215 673,0	218 659,7	225 166,7
<b>Sectoral distribution of total loans: Deposit takers, percent</b>	<b>0,7</b>	<b>0,7</b>	<b>0,7</b>	<b>0,7</b>
Loans to Deposit takers	1 564,9	1 560,4	1 556,1	1 556,1
<b>Sectoral distribution of total loans: Central bank, percent</b>				
Loans to Central Bank				
<b>Sectoral distribution of total loans: Other financial corporations, percent</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>
Loans to Other financial corporations	432,5	440,6	461,5	491,3
<b>Sectoral distribution of total loans: General government, percent</b>	<b>4,0</b>	<b>3,7</b>	<b>3,5</b>	<b>3,4</b>
Loans to General government	8 677,4	7 994,1	7 573,5	7 601,1
<b>Sectoral distribution of total loans: Nonfinancial corporations, percent</b>	<b>74,6</b>	<b>74,7</b>	<b>74,6</b>	<b>74,6</b>
Loans to Nonfinancial corporations	159 818,2	161 067,7	163 072,8	168 106,2
<b>Sectoral distribution of total loans: Other domestic sectors, percent</b>	<b>20,4</b>	<b>20,7</b>	<b>21,0</b>	<b>21,1</b>
Loans to Other domestic sectors	43 823,2	44 610,2	45 995,9	47 412,0
<b>Sectoral distribution of total loans: Nonresidents, percent</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Loans to Nonresidents	28,1	32,6	33,3	32,4
Total loans	214 344,3	215 705,6	218 693,0	225 199,1
<b>Return on assets, percent</b>	<b>2,2</b>	<b>2,7</b>	<b>2,6</b>	<b>2,4</b>
Net income	5 693,2	7 407,1	7 266,5	6 779,8
Total assets (average for the period)	254 942,6	273 835,2	275 539,6	280 561,6

Indicators	Q4-2019	January 2020	February 2020	March 2020
1	2	3	4	5
<b>Return on equity, percent</b>	<b>13,8</b>	<b>12,1</b>	<b>11,6</b>	<b>10,7</b>
Net income	4 680,7	6 253,1	6 049,1	5 566,1
Capital (average for the period)	34 039,3	51 745,3	52 144,6	52 179,9
<b>Interest margin to gross income, percent</b>	<b>50,7</b>	<b>39,9</b>	<b>44,4</b>	<b>46,6</b>
Interest margin	9 898,4	1 056,8	2 051,5	3 161,2
Gross income	19 517,9	2 646,2	4 617,5	6 782,6
<b>Noninterest expenses to gross income, percent</b>	<b>49,5</b>	<b>25,2</b>	<b>30,9</b>	<b>38,5</b>
Noninterest expenses	9 670,1	667,9	1 427,3	2 612,5
Gross income	19 517,9	2 646,2	4 617,5	6 782,6
<b>Liquid assets to total assets, percent</b>	<b>13,9</b>	<b>13,1</b>	<b>13,0</b>	<b>14,3</b>
Liquid assets	37 887,2	36 017,1	36 348,1	41 139,2
Total assets	272 726,7	274 943,7	278 948,3	288 396,4
<b>Liquid assets to short-term liabilities, percent</b>	<b>40,3</b>	<b>38,2</b>	<b>37,3</b>	<b>39,8</b>
Liquid assets	37 887,2	36 017,1	36 348,1	41 139,2
Short-term liabilities	93 962,0	94 251,0	97 352,6	103 340,9
<b>Net open position in foreign exchange to capital, percent</b>	<b>11,3</b>	<b>5,1</b>	<b>6,0</b>	<b>3,9</b>
Net open position in foreign exchange	5 918,1	2 755,9	3 220,2	2 107,2
Capital	52 466,8	53 662,0	53 780,2	53 824,2
<b>Tier I capital to assets, percent</b>	<b>16,0</b>	<b>17,5</b>	<b>17,2</b>	<b>16,6</b>
Tier I capital	43 659,2	48 106,7	47 911,8	47 745,4
Total assets	272 726,7	274 943,7	278 948,3	288 396,4
<b>Large exposures to Tier I capital, percent</b>	<b>171,9</b>	<b>171,8</b>	<b>179,2</b>	<b>177,4</b>
Value of large exposures	75 035,7	82 654,7	85 854,2	84 713,7
Tier I capital	43 659,2	48 106,7	47 911,8	47 745,4
<b>Geographical distribution of loans to total loans, percent</b>				
<b>Domestic economy, percent</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
Loans to Domestic economy	214 344,3	215 705,6	218 693,0	225 199,1
Total loans	214 344,3	215 705,6	218 693,0	225 199,1
<b>Gross asset position in financial derivatives to capital, percent</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>
Gross asset position in financial derivatives	110,5	114,2	114,7	125,5
Capital	52 466,8	53 662,0	53 780,2	53 824,2
<b>Gross liability position in financial derivatives to capital, percent</b>	<b>0,1</b>	<b>0,1</b>	<b>0,2</b>	<b>0,2</b>
Gross liability position in financial derivatives	76,1	75,2	82,7	87,8
Capital	52 466,8	53 662,0	53 780,2	53 824,2
<b>Trading income to total income, percent</b>	<b>2,0</b>	<b>1,0</b>	<b>0,8</b>	<b>0,6</b>
Trading and foreign exchange gains (losses)	390,7	27,2	38,6	39,2
Gross income	19 517,9	2 646,2	4 617,5	6 782,6

Indicators	Q4-2019	January 2020	February 2020	March 2020
1	2	3	4	5
<b>Personnel expenses to noninterest expenses, percent</b>	<b>46,1</b>	<b>45,4</b>	<b>45,2</b>	<b>44,2</b>
Personnel expenses	4 462,4	303,0	645,4	1 153,6
Noninterest expenses	9 670,1	667,9	1 427,3	2 612,5
<b>Customer deposits to total (noninterbank) loans, percent</b>	<b>36,0</b>	<b>36,1</b>	<b>35,7</b>	<b>34,1</b>
Customer deposits	76 503,6	77 194,3	77 469,8	76 203,6
Total (noninterbank) loans	212 761,6	214 122,7	217 113,7	223 621,1
<b>Foreign-currency-denominated loans to total loans, percent</b>	<b>47,1</b>	<b>47,5</b>	<b>47,5</b>	<b>47,5</b>
Foreign-currency-denominated loans	100 947,3	102 357,7	103 774,9	107 028,8
Total loans	214 344,3	215 705,6	218 693,0	225 199,1
<b>Foreign-currency-denominated liabilities to total liabilities, percent</b>	<b>58,1</b>	<b>58,7</b>	<b>58,5</b>	<b>59,1</b>
Foreign-currency-denominated liabilities	128 772,2	130 577,1	132 244,7	138 815,2
Total liabilities	221 696,0	222 483,8	226 005,0	235 067,2
<b>Residential real estate loans to total gross loans, percent</b>	<b>9,5</b>	<b>9,8</b>	<b>10,0</b>	<b>10,0</b>
Residential real estate loans	20 325,5	21 215,3	21 880,4	22 553,9
Total loans	214 344,3	215 705,6	218 693,0	225 199,1

Table 5.1.8

## Comparative indicators of banking system

billions of UZS

Indicators	Total	of which:	
		banks with state ownership	other banks
1	2	3	4
01.01.2019			
<b>Assets to liabilities, %</b>	<b>114,2</b>	<b>113,7</b>	<b>116,8</b>
Assets	214 419,6	180 155,0	34 264,6
Liabilities	187 740,7	158 411,9	29 328,8
<b>Loans to deposits, %</b>	<b>239,1</b>	<b>312,2</b>	<b>83,2</b>
Loans	167 390,6	148 796,0	18 594,6
Deposits	70 001,4	47 659,4	22 342,0
01.04.2019			
<b>Assets to liabilities, %</b>	<b>113,9</b>	<b>113,1</b>	<b>118,3</b>
Assets	232 090,2	197 326,6	34 763,6
Liabilities	203 798,1	174 416,4	29 381,8
<b>Loans to deposits, %</b>	<b>256,4</b>	<b>329,8</b>	<b>91,3</b>
Loans	184 392,6	164 177,3	20 215,4
Deposits	71 911,7	49 779,1	22 132,6
01.01.2020			
<b>Assets to liabilities, %</b>	<b>123,0</b>	<b>123,8</b>	<b>118,9</b>
Assets	272 726,9	230 126,4	42 600,5
Liabilities	221 696,0	185 859,4	35 836,6
<b>Loans to deposits, %</b>	<b>232,5</b>	<b>283,9</b>	<b>98,7</b>
Loans	211 580,5	186 630,3	24 950,2
Deposits	91 009,0	65 739,5	25 269,5
01.04.2020			
<b>Assets to liabilities, %</b>	<b>122,7</b>	<b>123,2</b>	<b>120,1</b>
Assets	288 396,4	245 395,8	43 000,6
Liabilities	235 067,2	199 249,2	35 818,0
<b>Loans to deposits, %</b>	<b>247,3</b>	<b>300,2</b>	<b>106,4</b>
Loans	221 933,8	195 884,1	26 049,7
Deposits	89 751,1	65 261,5	24 489,6



Table 5.1.9

## Consolidated balance of commercial banks

Indicators	01.01.2019		01.04.2019		01.01.2020		01.04.2020	
	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %
1	2	3	4	5	6	7	8	9
<b>Assets</b>								
Cash and other cash items	5 269,3	2,5	5 226,3	2,3	6 553,2	2,4	6 716,3	2,3
Due from Central bank of Uzbekistan	11 428,8	5,3	9 923,8	4,3	14 769,0	5,4	13 610,7	4,7
Due from other banks - residents	6 374,3	3,0	7 069,1	3,0	10 089,4	3,7	11 545,8	4,0
Due from other banks - non-residents	13 545,4	6,3	13 677,7	5,9	15 419,9	5,7	16 481,1	5,7
Investments and other securities	2 277,0	1,1	2 622,3	1,1	3 157,2	1,2	6 102,3	2,1
Liabilities of clients on financial instruments	1 878,5	0,9	1 852,0	0,8	410,6	0,2	458,0	0,2
Loans, net	164 670,1	76,8	181 288,3	78,1	207 646,3	76,1	217 298,0	75,3
Fixed assets, net	3 488,2	1,6	3 825,9	1,6	5 723,1	2,1	6 358,7	2,2
Accrued interest receivable	2 841,7	1,3	3 139,6	1,4	3 306,3	1,2	4 526,6	1,6
Other real estate owned	230,2	0,1	214,4	0,1	352,8	0,1	357,5	0,1
Other assets	2 416,1	1,1	3 250,9	1,4	5 299,1	1,9	4 941,3	1,7
<b>Total assets</b>	<b>214 419,6</b>	<b>100,0</b>	<b>232 090,2</b>	<b>100,0</b>	<b>272 726,9</b>	<b>100,0</b>	<b>288 396,4</b>	<b>100,0</b>
<b>Liabilities</b>								
Deposits	70 001,4	37,3	71 911,7	35,3	91 009,0	41,1	89 751,1	38,2
Due to Central bank of Uzbekistan	497,6	0,3	532,7	0,3	1 686,6	0,8	3 851,4	1,6
Due to other banks - residents	6 390,7	3,4	7 069,6	3,5	9 869,4	4,5	11 216,9	4,8
Due to other banks - non-residents	511,6	0,3	288,9	0,1	922,3	0,4	1 045,7	0,4
Credit and leasing operations payable	104 378,8	55,6	117 195,5	57,5	105 252,2	47,5	115 438,7	49,1
Securities released	10,0	0,0	0,0	0,0	2 872,7	1,3	2 908,0	1,2
Subordinated debts	277,9	0,1	345,6	0,2	3 978,3	1,8	3 891,8	1,7
Accrued interest payable	2 181,4	1,2	2 384,1	1,2	2 331,2	1,1	2 489,9	1,1
Other liabilities	3 491,0	1,9	4 070,0	2,0	3 774,5	1,7	4 473,8	1,9
<b>Total liabilities</b>	<b>187 740,7</b>	<b>100,0</b>	<b>203 798,1</b>	<b>100,0</b>	<b>221 696,0</b>	<b>100,0</b>	<b>235 067,2</b>	<b>100,0</b>
<b>Capital</b>								
Authorized capital stock	19 673,2	73,7	21 026,8	74,3	41 877,0	82,1	42 619,7	79,9
Capital surplus	89,4	0,3	89,4	0,3	142,7	0,3	181,7	0,3
Reserve capital	2 937,6	11,0	3 078,8	10,9	3 844,5	7,5	3 997,6	7,5
Retained earnings	3 978,8	14,9	4 097,1	14,5	5 166,4	10,1	6 530,2	12,2
<b>Total capital</b>	<b>26 678,9</b>	<b>100,0</b>	<b>28 292,0</b>	<b>100,0</b>	<b>51 030,7</b>	<b>100,0</b>	<b>53 329,2</b>	<b>100,0</b>

Table 5.1.10

**Main performance indicators of commercial banks grouped by asset size**

(as of April 1, 2020)

billion of UZS

Indicators	Total		Categorization of commercial banks, grouped in terms of asset size							
			up to 3 trillion UZS		from 3 to 10 trillion UZS		from 10 to 30 trillion UZS*		30 trillion UZS and above**	
	number of banks	amount	number of banks	amount	number of banks	amount	number of banks	amount	number of banks	amount
1	2	3	4	5	6	7	8	9	10	11
<b>Assets</b>										
Assets	30	288 396,4	13	9 948,3	10	55 590,9	4	78 531,8	3	144 325,3
Loans, total	30	221 933,8	13	6 485,4	10	36 215,8	4	63 342,2	3	115 890,5
Loans to individuals	30	43 488,5	13	1 468,6	10	7 104,1	4	22 563,1	3	12 352,6
Loans to legal entities	30	178 445,3	13	5 016,7	10	29 111,6	4	40 779,0	3	103 537,9
Short-term loans	30	22 202,3	13	845,9	10	5 360,6	4	7 246,4	3	8 749,4
Long-term loans	30	199 731,5	13	5 639,5	10	30 855,1	4	56 095,8	3	107 141,1
Loans in national currency	30	114 905,0	13	4 501,0	10	21 431,7	4	48 809,1	3	40 163,2
Loans in foreign currency	30	107 028,8	13	1 984,4	10	14 784,0	4	14 533,0	3	75 727,3
<b>Equity and financial performance</b>										
Total capital	30	53 329,2	13	2 304,6	10	9 508,2	4	15 361,3	3	26 155,1
Capital adequacy ratio (CAR), %	30	22,2	13	24,0	10	18,7	4	21,2	3	24,5
Profit	30	1 391,5	13	72,4	10	293,9	4	425,3	3	599,9
Return on assets (ROA), %	30	2,4	13	3,6	10	2,9	4	2,5	3	2,1
Return on equity (ROE), %	30	10,6	13	12,8	10	12,6	4	11,4	3	9,3
<b>Liabilities</b>										
Deposits	30	89 751,1	13	5 574,2	10	28 271,5	4	23 896,7	3	32 008,7

\* Ipoteka bank, Agro bank, Halk bank, Qishloq Qurilish bank

\*\* National bank of Uzbekistan, Uzsanoatqurilishbank, Asaka bank

Table 5.1.11

## Commercial banks grouped by total and authorized capital

Indicators	Total		of which:											
			up to 100 billion UZS		from 100 to 300 billion UZS		from 300 to 500 billion UZS		from 500 billion to 1 trillion UZS		from 1 to 2 trillion UZS		above 2 trillion UZS	
	number of banks	billion of UZS	number of banks	share in %	number of banks	share in %	number of banks	share in %	number of banks	share in %	number of banks	share in %	number of banks	share in %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
as of 01.01.2019														
Total capital	29	26 678,9	2	0,6	10	5,5	3	4,5	6	15,0	4	21,9	4	52,5
including, authorized capital	29	19 673,2	2	0,7	14	5,9	3	4,5	4	14,9	3	21,8	3	52,2
as of 01.04.2019														
Total capital	29	28 292,0	1	0,3	11	6,1	2	3,0	7	17,1	4	21,9	4	51,6
including, authorized capital	29	21 026,8	2	0,8	14	9,6	3	5,3	4	16,3	2	13,6	4	54,5
as of 01.01.2020														
Total capital	30	51 030,7	1	0,2	11	3,5	1	0,6	6	7,6	5	13,1	6	74,9
including, authorized capital	30	41 877,0	5	1,1	10	3,6	4	3,4	3	5,7	2	6,5	6	79,6
as of 01.04.2020														
Total capital	30	53 329,2	1	0,2	10	3,0	2	1,2	6	7,8	4	10,0	7	77,8
including, authorized capital	30	42 619,7	1	0,2	14	4,4	4	3,4	3	5,6	2	8,2	6	78,2

Table 5.1.12

**Consolidated balance of microcredit organizations**

Indicators	01.01.2019		01.04.2019		01.01.2020		01.04.2020	
	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %
1	2	3	4	5	6	7	8	9
<b>Assets</b>								
Cash and other cash items	0,9	0,2	1,3	0,3	3,4	0,5	2,5	0,3
Due from banks	3,4	1,0	3,7	0,9	14,2	2,0	11,1	1,4
Loans, net	322,0	91,0	353,3	90,7	642,4	90,4	735,7	90,8
Fixed assets, net	11,7	3,3	11,5	3,0	17,4	2,4	19,4	2,4
Accrued interest receivable	9,7	2,8	11,7	3,0	23,0	3,2	30,0	3,7
Other assets	6,0	1,7	7,8	2,0	10,2	1,4	11,8	1,5
<b>Total assets</b>	<b>353,7</b>	<b>100,0</b>	<b>389,4</b>	<b>100,0</b>	<b>710,6</b>	<b>100,0</b>	<b>810,6</b>	<b>100,0</b>
<b>Liabilities</b>								
Credit and leasing operations payable	103,6	89,9	110,2	89,7	252,5	92,9	312,3	92,1
Accrued interest payable	1,3	1,1	1,9	1,5	7,7	2,8	6,8	2,0
Accrued taxes payable	2,2	1,9	2,7	2,2	1,0	0,4	3,1	0,9
Other liabilities	8,2	7,1	8,0	6,5	10,5	3,9	17,0	5,0
<b>Total liabilities</b>	<b>115,3</b>	<b>100,0</b>	<b>122,8</b>	<b>100,0</b>	<b>271,7</b>	<b>100,0</b>	<b>339,2</b>	<b>100,0</b>
<b>Capital</b>								
Authorized capital	169,5	71,1	188,2	70,6	277,6	63,2	288,7	61,2
Reserve capital	10,4	4,4	12,8	4,8	15,5	3,5	18,6	3,9
Retained earnings	58,4	24,5	65,5	24,6	145,9	33,2	164,1	34,8
<b>Total capital</b>	<b>238,4</b>	<b>100,0</b>	<b>266,6</b>	<b>100,0</b>	<b>438,9</b>	<b>100,0</b>	<b>471,4</b>	<b>100,0</b>

Table 5.1.13

**Main performance indicators of microcredit organizations grouped by asset size**

(as of April 1, 2020)

billions of UZS

Indicators	Total		Categorization of microcredit organizations, grouped in terms of asset size					
			from 1 to 5 billion UZS		from 5 to 10 billion UZS		10 billion UZS and above	
	number of microcredit organizations	sum	number of microcredit organizations	sum	number of microcredit organizations	sum	number of microcredit organizations	sum
1	2	3	4	5	6	7	8	9
<b>Assets</b>								
Total assets	57	810,6	26	82,1	14	103,7	17	624,8
Loans	57	735,7	26	66,8	14	93,0	17	575,9
<b>Capital</b>								
Total capital	57	471,4	26	70,5	14	56,6	17	344,3
Authorized capital stock	57	288,7	26	58,5	14	40,5	17	189,6
<b>Liabilities</b>								
Total liabilities	57	339,2	26	11,6	14	47,1	17	280,5
Credit and leasing operations payable	57	312,3	26	7,7	14	44,0	17	260,5

Table 5.1.14

**Microcredit organizations grouped by total and authorized capital**

Indicators	Total		of which:							
			up to 1 billion UZS		from 1 to 3 billion UZS		from 3 to 10 billion UZS		10 billion UZS and above	
	number of microcredit organizations	sum in billion UZS	number of microcredit organizations	share in %	number of microcredit organizations	share in %	number of microcredit organizations	share in %	number of microcredit organizations	share in %
1	2	3	4	5	6	7	8	9	10	11
as of 01.01.2019										
Total capital	37	238,4			20	19,1	11	23,6	6	57,3
including, authorized capital	37	169,5			26	31,7	6	19,7	5	48,6
as of 01.04.2019										
Total capital	37	266,6			18	16,2	13	24,7	6	59,2
including, authorized capital	37	188,2			22	24,8	10	27,0	5	48,2
as of 01.01.2020										
Total capital	56	438,9			24	12,9	24	29,1	8	58,0
including, authorized capital	56	277,6			32	24,5	18	33,5	6	42,0
as of 01.04.2020										
Total capital	57	471,4			21	0,1	27	0,3	9	0,6
including, authorized capital	57	288,7			33	0,3	18	0,3	6	0,4

Table 5.1.15

**Consolidated balance of pawnshops**

Indicators	01.01.2019		01.04.2019		01.01.2020		01.04.2020	
	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %
1	2	3	4	5	6	7	8	9
<b>Assets</b>								
Cash and other cash items	0,9	0,8	0,7	0,6	1,5	1,2	1,5	1,1
Due from banks	5,8	5,3	5,1	4,4	6,2	4,8	6,8	5,0
Loans, net	86,3	79,3	93,2	80,9	105,0	80,9	108,4	80,2
Fixed assets, net	2,2	2,0	2,1	1,8	2,8	2,1	3,2	2,3
Accrued interest receivable	4,8	4,5	5,4	4,7	6,0	4,7	6,7	5,0
Other assets	8,8	8,1	8,8	7,6	8,2	6,3	8,5	6,3
<b>Total assets</b>	<b>108,8</b>	<b>100,0</b>	<b>115,2</b>	<b>100,0</b>	<b>129,8</b>	<b>100,0</b>	<b>135,0</b>	<b>100,0</b>
<b>Liabilities</b>								
Credit and leasing operations payable	1,8	18,8	2,1	15,3	4,1	40,3	3,8	34,0
Accrued dividends due to the profit of the reporting year	6,8	70,8	6,7	49,6	3,2	31,0	6,8	61,2
Other liabilities	1,0	10,4	4,8	35,1	2,9	28,8	0,5	4,8
<b>Total liabilities</b>	<b>9,6</b>	<b>100,0</b>	<b>13,6</b>	<b>100,0</b>	<b>10,2</b>	<b>100,0</b>	<b>11,1</b>	<b>100,0</b>
<b>Capital</b>								
Authorized capital	39,2	39,5	40,6	39,9	46,6	39,0	46,9	37,9
Reserve capital	5,0	5,0	5,5	5,4	5,6	4,7	6,0	4,8
Retained earnings	55,0	55,5	55,5	54,7	67,4	56,3	71,0	57,3
<b>Total capital</b>	<b>99,2</b>	<b>100,0</b>	<b>101,6</b>	<b>100,0</b>	<b>119,6</b>	<b>100,0</b>	<b>123,9</b>	<b>100,0</b>

Table 5.1.16

**Main performance indicators of pawnshops grouped by asset size**

(as of April 1, 2020)

billions of UZS

Indicators	Total		Categorization of lombards, grouped in terms of asset size							
			up to 500 million UZS		from 500 million to 1 billion UZS		from 1 to 2 billion UZS		2 billion UZS and above	
	number of lombards	sum	number of lombards	sum	number of lombards	sum	number of lombards	sum	number of lombards	sum
1	2	3	4	5	6	7	8	9	10	11
<b>Assets</b>										
Total assets	61	135,0			14	10,2	24	33,4	23	91,5
Loans	61	108,4			14	7,8	24	26,3	23	74,3
<b>Capital</b>										
Total capital	61	123,9			14	9,0	24	30,2	23	84,7
Authorized capital stock	61	46,9			14	7,4	24	14,9	23	24,7
<b>Liabilities</b>										
Total liabilities	61	11,1			14	1,2	24	3,2	23	6,8
Credit and leasing operations payable	61	3,8			14	0,5	24	0,5	23	2,8



Table 5.1.17

**Pawnshops grouped by total and authorized capital**

Indicators	Total		of which:							
			up to 500 million UZS		from 500 million to 1 billion UZS		from 1 to 3 billion UZS		3 billion UZS and above	
	number of lombards	sum in billion UZS	number of lombards	share in %	number of lombards	share in %	number of lombards	share in %	number of lombards	share in %
1	2	3	4	5	6	7	8	9	10	11
as of 01.01.2019										
Total capital	55	99,2	3	1,4	17	11,8	27	47,9	8	38,9
including, authorized capital	55	39,2			43	61,5	12	38,5		
as of 01.04.2019										
Total capital	55	101,6	1	0,4	20	13,3	26	47,5	8	38,7
including, authorized capital	55	40,6			41	57,6	14	42,4		
as of 01.01.2020										
Total capital	61	119,6	2	0,8	17	9,5	31	46,0	11	43,8
including, authorized capital	61	46,6			46	57,2	15	42,8		
as of 01.04.2020										
Total capital	61	123,9	1	0,0	16	0,1	31	0,4	13	0,5
including, authorized capital	61	46,9			46	0,6	15	0,4		

## 5.2. Borrowings

Table 5.2.1

## Deposits attracted by commercial banks

billions of UZS

Period	Total	in national currency			in foreign currency		
		total	of which:		total	of which:	
			individuals	legal entities		individuals	legal entities
1	2	3	4	5	6	7	8
<b>2019</b>	<b>1 953 727,6</b>	<b>1 435 832,4</b>	<b>157 994,7</b>	<b>1 277 837,7</b>	<b>517 895,2</b>	<b>81 038,9</b>	<b>436 856,3</b>
January	127 131,3	92 865,5	10 084,2	82 781,3	34 265,8	5 460,4	28 805,4
February	137 859,3	94 139,5	10 692,8	83 446,7	43 719,8	5 436,3	38 283,5
March	139 827,7	104 542,8	11 948,3	92 594,5	35 284,9	5 640,5	29 644,5
April	163 609,1	116 518,9	12 805,4	103 713,6	47 090,1	7 590,1	39 500,0
May	168 945,7	119 806,8	13 044,5	106 762,4	49 138,9	6 782,6	42 356,3
June	148 817,6	111 567,1	13 622,3	97 944,9	37 250,5	6 288,6	30 961,9
July	166 560,0	125 407,8	13 930,3	111 477,5	41 152,2	7 660,8	33 491,4
August	174 566,0	131 081,9	14 823,6	116 258,3	43 484,2	8 439,3	35 044,9
September	165 338,5	122 754,3	11 781,5	110 972,8	42 584,2	7 323,2	35 261,1
October	175 227,4	130 586,5	13 374,6	117 211,9	44 641,0	6 951,7	37 689,3
November	170 891,3	128 970,2	14 122,7	114 847,5	41 921,2	6 522,2	35 398,9
December	214 953,5	157 591,2	17 764,6	139 826,6	57 362,4	6 943,2	50 419,2
<b>Q1 2020</b>	<b>479 224,6</b>	<b>373 789,5</b>	<b>46 057,9</b>	<b>327 731,6</b>	<b>105 435,0</b>	<b>18 920,2</b>	<b>86 514,8</b>
January	160 200,9	122 565,8	14 085,4	108 480,4	37 635,1	6 559,0	31 076,1
February	155 807,6	122 115,0	14 752,5	107 362,5	33 692,6	6 391,2	27 301,3
March	163 216,1	129 108,7	17 220,0	111 888,8	34 107,4	5 970,0	28 137,4

Table 5.2.2

**Deposits attracted by commercial banks**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>2019</b>	<b>1 953 727,6</b>	<b>1 760 003,7</b>	<b>143 862,2</b>	<b>124 438,4</b>	<b>85 593,4</b>	<b>342,9</b>	<b>319,9</b>	<b>761,4</b>	<b>37 420,9</b>	<b>69 285,4</b>	<b>3 282,3</b>	<b>5 983,3</b>	<b>8 246,3</b>	<b>8 619,5</b>	<b>43 154,1</b>
January	127 131,3	110 968,8	8 685,8	10 159,3	7 161,7	22,4	22,3	69,1	2 883,8	6 003,1	107,1	843,8	212,2	600,9	4 239,2
February	137 859,3	124 078,7	9 044,5	9 237,3	6 932,9	26,6	20,7	57,8	2 199,3	4 543,4	135,9	736,2	200,5	230,4	3 240,3
March	139 827,7	124 002,2	10 457,0	10 161,9	7 943,3	33,4	23,0	41,5	2 120,7	5 663,6	109,3	490,3	816,8	852,5	3 394,8
April	163 609,1	140 418,2	11 311,6	10 145,4	7 571,7	25,3	30,3	60,2	2 457,9	13 045,5	149,4	317,6	316,4	2 369,5	9 892,6
May	168 945,7	150 638,1	12 268,3	11 181,0	8 338,6	25,5	30,0	80,3	2 706,6	7 126,6	152,5	480,3	646,6	516,5	5 330,7
June	148 817,6	134 751,4	12 783,7	10 232,5	7 080,6	41,1	16,2	97,3	2 997,4	3 833,7	155,9	346,1	246,6	719,2	2 365,9
July	166 560,0	152 757,5	13 088,7	10 248,4	6 784,2	36,1	16,3	76,3	3 335,4	3 554,1	142,2	281,7	949,0	590,8	1 590,4
August	174 566,0	158 571,0	14 030,9	10 358,8	7 534,4	19,7	12,4	80,5	2 711,7	5 636,3	505,8	725,2	1 551,6	423,1	2 430,5
September	165 338,5	151 895,8	11 046,1	8 347,6	5 855,0	15,7	23,9	61,4	2 391,5	5 095,1	475,2	672,0	1 701,8	390,0	1 856,1
October	175 227,4	160 902,9	12 399,5	10 170,7	5 671,8	32,5	36,2	23,7	4 406,5	4 153,8	784,1	380,2	240,1	563,4	2 186,0
November	170 891,3	155 505,0	12 645,7	10 550,2	6 681,9	29,1	35,5	24,0	3 779,6	4 836,1	449,3	341,4	954,4	813,7	2 277,3
December	214 953,5	195 514,1	16 100,5	13 645,2	8 037,3	35,4	52,9	89,1	5 430,4	5 794,2	115,6	368,4	410,3	549,5	4 350,4
<b>Q1 2020</b>	<b>479 224,6</b>	<b>429 620,5</b>	<b>39 355,5</b>	<b>37 446,3</b>	<b>22 066,4</b>	<b>132,0</b>	<b>240,3</b>	<b>216,7</b>	<b>14 791,0</b>	<b>12 157,7</b>	<b>1 958,3</b>	<b>968,5</b>	<b>901,0</b>	<b>2 047,3</b>	<b>6 282,7</b>
January	160 200,9	143 314,1	11 987,3	12 910,8	7 020,6	53,3	69,4	45,4	5 722,0	3 976,1	423,3	332,4	349,6	645,3	2 225,5
February	155 807,6	139 984,0	12 485,5	11 943,1	7 881,7	35,6	83,9	109,6	3 832,3	3 880,4	716,6	301,4	285,2	603,3	1 973,9
March	163 216,1	146 322,4	14 882,8	12 592,4	7 164,1	43,0	87,0	61,6	5 236,7	4 301,2	818,4	334,6	266,2	798,7	2 083,3

Table 5.2.3

**Balance of deposits in commercial banks**

billions of UZS

Date	Total	in national currency			in foreign currency		
		total	of which:		total	of which:	
			individuals	legal entities		individuals	legal entities
1	2	3	4	5	6	7	8
01.01.2019	70 001,4	43 323,5	8 900,7	34 422,9	26 677,9	5 803,8	20 874,1
01.02.2019	71 015,6	42 324,2	8 960,5	33 363,6	28 691,4	6 008,6	22 682,8
01.03.2019	71 924,2	42 836,7	9 457,7	33 379,0	29 087,5	6 062,1	23 025,4
01.04.2019	71 911,7	45 051,7	9 815,7	35 236,0	26 860,0	6 075,8	20 784,2
01.05.2019	81 700,0	46 230,4	10 296,2	35 934,2	35 469,7	6 216,0	29 253,6
01.06.2019	85 213,4	48 129,9	10 711,1	37 418,8	37 083,5	6 554,7	30 528,8
01.07.2019	84 692,2	48 734,0	11 243,9	37 490,1	35 958,2	6 767,1	29 191,1
01.08.2019	87 457,1	50 331,1	11 583,5	38 747,6	37 125,9	6 917,7	30 208,2
01.09.2019	91 143,5	51 000,9	11 886,6	39 114,3	40 142,5	7 758,6	32 383,9
01.10.2019	91 317,0	52 929,4	11 488,8	41 440,6	38 387,6	7 705,3	30 682,3
01.11.2019	92 577,2	52 879,3	11 631,7	41 247,5	39 697,9	7 834,1	31 863,8
01.12.2019	91 304,2	52 425,6	11 717,1	40 708,5	38 878,5	8 012,7	30 865,9
01.01.2020	91 009,0	51 040,0	12 919,4	38 120,7	39 969,0	8 132,9	31 836,0
01.02.2020	91 550,7	51 073,7	12 421,8	38 651,9	40 476,9	8 344,2	32 132,7
01.03.2020	90 774,9	51 526,3	13 094,7	38 431,6	39 248,6	8 342,0	30 906,6
01.04.2020	89 751,1	51 006,7	13 868,8	37 137,9	38 744,5	8 373,8	30 370,6

Table 5.2.4

**Balance of deposits in commercial banks**  
(by type and maturity)

billions of UZS

Date	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2019	70 001,4	36 236,0	3 485,3	7 700,9	693,7	89,8	104,2	979,2	5 834,0	26 064,6	276,9	1 395,0	2 158,7	4 146,3	18 087,5
01.02.2019	71 015,6	34 898,2	3 148,4	7 771,7	632,4	71,0	93,0	902,8	6 072,5	28 345,7	237,9	1 678,1	1 533,6	4 138,5	20 757,6
01.03.2019	71 924,2	34 745,9	3 325,0	7 664,9	535,9	74,3	62,8	824,0	6 167,8	29 513,4	266,0	1 916,5	1 387,2	3 823,9	22 119,8
01.04.2019	71 911,7	35 582,4	3 296,5	7 671,3	549,9	91,7	60,2	745,1	6 224,3	28 658,1	224,8	1 356,5	1 707,5	4 327,9	21 041,3
01.05.2019	81 700,0	37 517,4	3 610,7	7 742,7	535,3	92,7	64,1	655,6	6 395,0	36 440,0	251,6	918,8	1 692,5	6 013,5	27 563,5
01.06.2019	85 213,4	39 618,0	3 832,7	7 910,5	1 341,8	83,2	77,5	597,5	5 810,5	37 684,8	235,7	932,6	1 996,8	6 219,9	28 299,8
01.07.2019	84 692,2	38 702,1	4 089,7	7 757,5	1 040,3	100,8	291,7	267,4	6 057,4	38 232,5	271,5	979,4	1 838,5	6 550,5	28 592,6
01.08.2019	87 457,1	41 025,0	4 374,5	7 931,6	1 338,8	110,3	279,5	133,6	6 069,3	38 500,5	234,7	929,0	2 440,5	6 726,9	28 169,4
01.09.2019	91 143,5	40 961,8	4 693,4	8 606,6	1 999,1	83,0	37,6	145,3	6 341,5	41 575,1	576,8	1 431,8	3 642,2	4 775,1	31 149,3
01.10.2019	91 317,0	40 405,5	4 137,1	8 181,4	1 568,0	62,7	48,8	170,5	6 331,4	42 730,1	595,6	1 753,2	4 507,2	4 626,4	31 247,7
01.11.2019	92 577,2	41 524,8	4 162,8	8 226,8	1 385,6	71,0	51,3	151,6	6 567,2	42 825,6	882,6	1 276,1	4 490,5	4 741,0	31 435,4
01.12.2019	91 304,2	39 884,5	4 169,7	8 287,6	1 402,9	79,1	74,3	144,8	6 586,5	43 132,0	571,6	1 132,3	4 665,2	4 773,4	31 989,6
01.01.2020	91 009,0	40 603,3	5 589,3	8 494,0	1 209,6	91,7	103,7	144,8	6 944,2	41 911,7	246,6	1 092,0	3 041,8	3 809,4	33 722,0
01.02.2020	91 550,7	40 166,3	4 485,6	9 201,5	1 252,7	87,7	146,9	163,9	7 550,3	42 182,9	495,5	1 038,1	2 339,7	4 175,3	34 134,3
01.03.2020	90 774,9	39 008,1	4 694,9	9 146,1	1 071,1	81,1	188,0	179,8	7 626,1	42 620,7	836,6	891,4	2 225,1	4 425,0	34 242,5
01.04.2020	89 751,1	39 120,7	5 432,2	8 993,4	570,8	87,3	218,5	198,5	7 918,3	41 637,0	881,3	787,2	1 278,8	4 153,9	34 535,7

Table 5.2.5

**Deposits attracted by commercial banks from individuals in national currency**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>2019</b>	<b>157 994,7</b>	<b>141 297,7</b>	<b>113 439,3</b>	<b>4 393,6</b>	<b>844,6</b>	<b>303,2</b>	<b>256,1</b>	<b>676,6</b>	<b>2 313,1</b>	<b>12 303,4</b>	<b>945,1</b>	<b>1 825,5</b>	<b>1 409,8</b>	<b>882,2</b>	<b>7 240,8</b>
January	10 084,2	8 471,0	6 493,6	331,6	22,7	21,7	20,7	64,7	201,7	1 281,6	95,8	241,8	119,0	91,5	733,4
February	10 692,8	9 312,4	7 289,7	272,0	27,8	22,8	17,5	54,7	149,2	1 108,5	91,0	148,1	123,4	75,8	670,2
March	11 948,3	10 556,3	8 340,9	226,1	18,3	32,2	17,9	36,1	121,6	1 166,0	96,1	156,7	138,1	66,6	708,5
April	12 805,4	11 229,8	8 742,7	250,5	27,8	25,0	21,0	55,7	121,0	1 325,0	114,7	133,3	139,4	56,0	881,6
May	13 044,5	11 608,7	9 303,2	280,5	32,9	23,2	23,5	76,6	124,3	1 155,3	101,1	189,7	153,7	66,4	644,4
June	13 622,3	12 221,6	9 974,2	368,0	59,4	36,6	15,9	94,8	161,4	1 032,6	122,1	130,2	106,8	42,7	630,8
July	13 930,3	12 517,0	9 853,0	444,6	79,9	27,8	16,0	69,1	251,9	968,6	118,6	154,8	91,6	46,5	557,1
August	14 823,6	13 253,2	10 459,7	733,0	439,4	13,7	11,2	68,8	199,9	837,3	38,2	192,1	88,1	58,6	460,4
September	11 781,5	10 707,8	8 833,6	249,5	23,5	15,2	23,1	42,4	145,2	824,2	44,5	126,1	88,9	108,1	456,5
October	13 374,6	12 237,9	10 157,8	339,1	29,6	29,6	21,5	21,0	237,4	797,6	51,1	99,4	97,1	86,8	463,3
November	14 122,7	12 877,1	10 516,0	419,6	35,3	25,1	27,9	20,9	310,4	826,0	41,8	109,6	87,8	86,5	500,2
December	17 764,6	16 304,8	13 474,7	479,1	48,1	30,3	39,7	71,9	289,1	980,7	30,2	143,6	175,9	96,6	534,5
<b>Q1 2020</b>	<b>46 057,9</b>	<b>41 260,4</b>	<b>33 998,3</b>	<b>1 570,5</b>	<b>143,5</b>	<b>95,0</b>	<b>171,2</b>	<b>190,3</b>	<b>970,5</b>	<b>3 227,0</b>	<b>83,4</b>	<b>401,1</b>	<b>337,9</b>	<b>482,1</b>	<b>1 922,5</b>
January	14 085,4	12 340,1	10 106,2	575,7	53,3	36,6	54,4	39,2	392,2	1 169,6	19,5	154,1	164,1	134,4	697,5
February	14 752,5	13 174,0	10 844,9	529,9	53,8	28,6	56,7	96,8	293,9	1 048,7	32,2	116,5	98,1	150,5	651,3
March	17 220,0	15 746,3	13 047,2	464,9	36,4	29,8	60,0	54,4	284,4	1 008,7	31,6	130,5	75,6	197,2	573,7

Table 5.2.6

**Deposits attracted by commercial banks from individuals in foreign currency**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>2019</b>	<b>81 038,9</b>	<b>71 714,0</b>	<b>12 637,2</b>	<b>313,5</b>	<b>14,3</b>	<b>32,5</b>	<b>52,7</b>	<b>9,5</b>	<b>204,4</b>	<b>9 011,4</b>	<b>247,9</b>	<b>1 513,0</b>	<b>812,9</b>	<b>1 103,5</b>	<b>5 334,1</b>
January	5 460,4	4 686,1	998,1	15,2		0,5	0,7	2,2	11,8	759,2	8,1	150,5	57,0	64,8	478,7
February	5 436,3	4 705,1	686,2	16,4		1,2	1,4	1,4	12,4	714,8	9,5	116,1	40,1	74,3	474,8
March	5 640,5	4 679,7	781,4	19,8		1,2	2,0	1,5	15,0	941,0	9,4	118,5	169,7	67,4	576,1
April	7 590,1	6 085,3	1 038,4	28,3		0,3	7,3	0,5	20,2	1 476,5	10,9	171,1	50,2	76,3	1 168,0
May	6 782,6	6 195,6	1 102,2	18,5		2,3	4,4	0,4	11,4	568,5	14,3	100,9	57,4	55,7	340,3
June	6 288,6	5 715,5	1 246,3	15,9	0,0	1,7	0,2	0,2	13,7	557,2	9,6	100,3	64,8	38,9	343,5
July	7 660,8	7 013,2	1 541,9	27,9	0,4	7,4	0,3	0,1	19,7	619,7	11,6	108,5	67,3	125,2	307,1
August	8 439,3	7 666,8	1 838,4	26,9	0,1	6,0	1,2	0,2	19,4	745,6	18,1	137,3	60,1	162,7	367,4
September	7 323,2	6 642,7	821,1	27,3	6,8	0,5	0,8	0,6	18,5	653,2	17,4	145,5	66,5	127,4	296,4
October	6 951,7	6 213,2	772,6	39,3	0,7	2,6	14,7	0,4	20,9	699,2	30,3	132,0	96,0	96,1	344,8
November	6 522,2	5 879,3	808,2	34,0	1,9	4,0	6,4	0,9	20,7	609,0	43,0	85,2	34,6	89,6	356,5
December	6 943,2	6 231,5	1 002,5	44,1	4,4	4,7	13,2	1,0	20,9	667,6	65,7	147,1	49,1	125,2	280,5
<b>Q1 2020</b>	<b>18 920,2</b>	<b>16 328,5</b>	<b>2 730,6</b>	<b>176,0</b>	<b>13,8</b>	<b>28,3</b>	<b>69,1</b>	<b>1,8</b>	<b>63,0</b>	<b>2 415,7</b>	<b>82,3</b>	<b>394,3</b>	<b>257,9</b>	<b>282,2</b>	<b>1 399,0</b>
January	6 559,0	5 570,9	989,5	51,6	1,6	8,3	15,0	0,9	25,8	936,5	43,2	160,6	86,5	100,2	546,1
February	6 391,2	5 743,4	807,7	58,8	4,2	6,7	27,2	0,6	20,2	589,0	26,6	121,0	75,8	82,7	282,8
March	5 970,0	5 014,3	933,3	65,5	8,0	13,3	27,0	0,3	17,0	890,2	12,5	112,8	95,6	99,3	570,1

Table 5.2.7a

**Deposits attracted by commercial banks from individuals in national currency in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>1 640,1</b>	<b>1 460,7</b>	<b>1 206,0</b>	<b>46,7</b>	<b>4,3</b>	<b>2,3</b>	<b>2,5</b>	<b>19,3</b>	<b>18,2</b>	<b>132,7</b>	<b>7,4</b>	<b>15,5</b>	<b>9,4</b>	<b>10,9</b>	<b>89,4</b>
January	478,5	413,3	337,2	18,8	1,4	0,7	1,1	9,5	6,1	46,4	2,0	7,4	3,9	3,4	29,8
February	535,1	481,1	400,9	13,4	1,5	0,7	0,7	4,5	6,0	40,6	2,9	4,1	3,3	4,0	26,4
March	626,4	566,4	467,9	14,5	1,5	0,9	0,8	5,3	6,1	45,6	2,6	4,0	2,2	3,6	33,2
<b>Andijan region</b>	<b>1 755,2</b>	<b>1 582,0</b>	<b>1 391,6</b>	<b>51,1</b>	<b>2,0</b>	<b>3,3</b>	<b>0,9</b>	<b>9,6</b>	<b>35,2</b>	<b>122,1</b>	<b>4,3</b>	<b>13,7</b>	<b>9,9</b>	<b>7,7</b>	<b>86,5</b>
January	548,4	481,2	411,9	24,4	0,4	0,5	0,2	3,6	19,6	42,8	1,2	6,7	2,7	2,5	29,7
February	566,1	508,5	451,6	17,4	1,2	1,3	0,3	5,3	9,3	40,2	2,0	4,1	3,0	3,0	28,1
March	640,7	592,3	528,1	9,2	0,5	1,5	0,3	0,7	6,2	39,1	1,1	2,9	4,2	2,1	28,8
<b>Bukhara region</b>	<b>1 563,7</b>	<b>1 292,9</b>	<b>1 036,8</b>	<b>41,5</b>	<b>2,4</b>	<b>6,3</b>	<b>5,8</b>	<b>8,6</b>	<b>18,4</b>	<b>229,3</b>	<b>9,9</b>	<b>31,2</b>	<b>15,0</b>	<b>16,7</b>	<b>156,6</b>
January	500,4	398,8	317,4	14,1	0,7	2,2	2,1	3,9	5,2	87,4	3,8	14,6	5,0	5,2	58,8
February	514,7	426,8	333,8	12,8	1,1	2,3	2,0	3,0	4,4	75,1	3,2	9,1	5,2	6,5	51,2
March	548,7	467,3	385,6	14,6	0,6	1,7	1,7	1,7	8,9	66,8	2,9	7,5	4,8	5,0	46,6
<b>Djizak region</b>	<b>784,4</b>	<b>690,8</b>	<b>567,2</b>	<b>28,5</b>	<b>2,0</b>	<b>2,7</b>	<b>1,3</b>	<b>4,4</b>	<b>18,1</b>	<b>65,0</b>	<b>11,2</b>	<b>8,3</b>	<b>7,4</b>	<b>3,6</b>	<b>34,5</b>
January	224,9	191,9	154,0	9,1	0,6	0,7	0,3	1,8	5,7	23,8	3,8	2,4	3,8	0,9	13,0
February	262,8	228,6	187,7	12,6	1,1	1,4	0,5	1,7	7,9	21,6	3,5	2,5	2,3	1,1	12,3
March	296,7	270,3	225,5	6,8	0,3	0,6	0,5	0,9	4,5	19,6	4,0	3,5	1,3	1,6	9,3
<b>Kashkadarya region</b>	<b>2 024,6</b>	<b>1 799,6</b>	<b>1 526,9</b>	<b>38,8</b>	<b>3,1</b>	<b>2,5</b>	<b>4,1</b>	<b>11,1</b>	<b>18,0</b>	<b>186,2</b>	<b>21,0</b>	<b>42,2</b>	<b>23,6</b>	<b>9,6</b>	<b>89,8</b>
January	608,4	530,5	435,7	10,8	0,8	1,1	1,6	3,3	4,0	67,1	8,1	18,8	6,8	3,2	30,1
February	652,0	579,6	490,8	13,1	1,1	0,9	1,2	3,3	6,6	59,3	6,7	11,0	6,8	3,0	31,9
March	764,2	689,6	600,4	14,9	1,1	0,5	1,2	4,6	7,4	59,8	6,2	12,5	10,0	3,4	27,8



Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>1 503,4</b>	<b>1 269,6</b>	<b>1 002,8</b>	<b>35,3</b>	<b>5,0</b>	<b>3,3</b>	<b>4,4</b>	<b>9,7</b>	<b>12,9</b>	<b>198,6</b>	<b>21,2</b>	<b>47,4</b>	<b>49,4</b>	<b>8,1</b>	<b>72,5</b>
January	456,9	369,1	286,2	16,7	1,4	1,0	1,6	4,5	8,2	71,1	6,8	22,8	15,3	2,5	23,8
February	500,6	431,7	342,4	9,1	1,1	1,5	1,5	3,3	1,7	59,8	8,0	11,9	17,5	2,1	20,2
March	545,9	468,8	374,3	9,4	2,5	0,9	1,3	1,9	2,9	67,8	6,4	12,7	16,6	3,6	28,5
<b>Namangan region</b>	<b>1 198,9</b>	<b>1 109,9</b>	<b>928,6</b>	<b>19,0</b>	<b>4,6</b>	<b>2,8</b>	<b>0,7</b>	<b>3,5</b>	<b>7,5</b>	<b>70,0</b>	<b>1,7</b>	<b>12,6</b>	<b>3,9</b>	<b>3,9</b>	<b>47,8</b>
January	359,3	323,6	274,3	7,7	2,0	1,3	0,3	1,4	2,7	28,0	0,4	8,9	1,4	1,5	15,7
February	403,1	376,5	300,7	7,1	1,5	0,6	0,1	1,5	3,3	19,6	0,8	2,3	1,4	1,3	13,8
March	436,6	409,8	353,6	4,3	1,0	0,9	0,3	0,6	1,5	22,4	0,5	1,3	1,1	1,1	18,3
<b>Samarkand region</b>	<b>2 027,6</b>	<b>1 715,6</b>	<b>1 223,4</b>	<b>61,7</b>	<b>4,0</b>	<b>6,6</b>	<b>3,5</b>	<b>14,0</b>	<b>33,7</b>	<b>250,2</b>	<b>10,5</b>	<b>19,4</b>	<b>25,1</b>	<b>9,8</b>	<b>185,4</b>
January	652,1	519,4	358,8	29,0	1,1	1,8	1,6	8,4	16,0	103,7	3,2	10,2	9,4	4,2	76,8
February	652,4	554,3	401,6	21,4	1,8	2,6	1,1	2,7	13,2	76,7	3,4	4,5	7,8	3,0	58,1
March	723,1	642,0	463,1	11,4	1,1	2,2	0,8	2,9	4,5	69,7	3,9	4,7	8,0	2,6	50,5
<b>Surkhandarya region</b>	<b>1 331,5</b>	<b>1 181,1</b>	<b>961,4</b>	<b>47,3</b>	<b>3,8</b>	<b>4,1</b>	<b>2,4</b>	<b>10,6</b>	<b>26,4</b>	<b>103,1</b>	<b>8,2</b>	<b>10,4</b>	<b>7,9</b>	<b>8,6</b>	<b>67,9</b>
January	396,7	345,3	276,8	13,1	1,2	1,7	0,8	2,2	7,3	38,3	3,2	4,6	3,4	2,8	24,4
February	441,4	391,2	315,2	19,9	1,3	0,8	0,7	5,1	12,0	30,3	2,7	2,1	2,1	3,2	20,3
March	493,4	444,6	369,5	14,3	1,3	1,6	0,9	3,4	7,0	34,4	2,4	3,7	2,5	2,6	23,2
<b>Syrdarya region</b>	<b>610,2</b>	<b>557,0</b>	<b>484,2</b>	<b>17,8</b>	<b>2,3</b>	<b>1,4</b>	<b>1,7</b>	<b>3,5</b>	<b>8,9</b>	<b>35,4</b>	<b>3,8</b>	<b>6,6</b>	<b>3,0</b>	<b>1,9</b>	<b>20,0</b>
January	184,6	164,5	143,7	6,6	0,9	0,3	0,6	1,6	3,3	13,5	1,1	2,6	1,1	0,6	8,3
February	195,0	177,6	156,3	6,0	1,2	0,4	0,5	1,4	2,5	11,4	1,7	1,2	1,0	0,5	7,0
March	230,5	215,0	184,2	5,2	0,3	0,7	0,6	0,5	3,1	10,4	1,0	2,8	0,9	0,8	4,8
<b>Tashkent region</b>	<b>2 566,8</b>	<b>2 252,3</b>	<b>1 890,5</b>	<b>101,6</b>	<b>8,5</b>	<b>8,9</b>	<b>4,0</b>	<b>17,4</b>	<b>62,8</b>	<b>212,9</b>	<b>49,9</b>	<b>49,7</b>	<b>25,6</b>	<b>10,6</b>	<b>77,0</b>
January	797,1	667,0	547,6	55,3	3,2	3,5	1,3	8,5	38,7	74,8	14,7	18,4	10,0	3,8	27,9
February	873,3	780,6	659,4	27,8	2,6	2,6	1,3	5,4	15,9	64,9	16,5	12,7	8,6	3,5	23,6
March	896,4	804,8	683,5	18,4	2,6	2,8	1,4	3,5	8,2	73,2	18,7	18,6	6,9	3,4	25,6

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>2 144,8</b>	<b>1 875,9</b>	<b>1 513,9</b>	<b>44,5</b>	<b>4,4</b>	<b>3,9</b>	<b>2,7</b>	<b>12,1</b>	<b>21,4</b>	<b>224,4</b>	<b>11,5</b>	<b>33,6</b>	<b>18,8</b>	<b>13,4</b>	<b>147,1</b>
January	630,0	536,5	432,2	13,4	1,2	1,1	1,0	4,6	5,5	80,1	3,3	14,8	5,5	5,9	50,7
February	727,7	636,2	505,1	17,9	2,0	1,4	0,8	5,4	8,3	73,5	4,3	9,3	6,5	4,7	48,8
March	787,1	703,1	576,6	13,2	1,2	1,4	1,0	2,1	7,6	70,8	3,9	9,6	6,8	2,9	47,6
<b>Khorezm region</b>	<b>1 626,4</b>	<b>1 173,1</b>	<b>861,7</b>	<b>46,4</b>	<b>2,7</b>	<b>10,1</b>	<b>5,8</b>	<b>8,7</b>	<b>19,1</b>	<b>406,8</b>	<b>17,0</b>	<b>91,2</b>	<b>96,6</b>	<b>43,2</b>	<b>158,9</b>
January	544,1	378,9	275,1	15,0	0,6	3,9	1,9	3,5	5,2	150,1	7,3	47,2	18,6	18,8	58,2
February	507,8	363,9	274,6	15,9	1,3	2,6	2,2	3,7	6,2	128,0	6,0	26,8	30,8	13,8	50,5
March	574,5	430,3	312,0	15,5	0,8	3,6	1,8	1,5	7,7	128,8	3,7	17,2	47,2	10,6	50,1
<b>Tashkent</b>	<b>11 947,8</b>	<b>10 378,9</b>	<b>7 529,2</b>	<b>249,5</b>	<b>19,8</b>	<b>18,5</b>	<b>16,3</b>	<b>22,9</b>	<b>172,0</b>	<b>1 319,3</b>	<b>105,2</b>	<b>164,7</b>	<b>84,7</b>	<b>86,0</b>	<b>878,6</b>
January	3 702,9	3 150,9	2 242,9	97,6	7,3	2,0	6,3	8,0	74,1	454,4	36,9	62,6	32,1	36,3	286,5
February	3 860,8	3 375,8	2 469,5	77,7	9,1	3,6	4,5	8,4	52,0	407,3	29,5	46,4	27,1	26,3	278,0
March	4 384,1	3 852,2	2 816,8	74,3	3,5	12,8	5,5	6,6	45,9	457,6	38,9	55,7	25,5	23,5	314,1

Table 5.2.7b

**Deposits attracted by commercial banks from individuals in national currency in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>2 167,4</b>	<b>1 950,5</b>	<b>1 719,5</b>	<b>109,8</b>	<b>11,7</b>	<b>11,3</b>	<b>17,6</b>	<b>12,5</b>	<b>56,7</b>	<b>107,1</b>	<b>0,4</b>	<b>11,9</b>	<b>10,1</b>	<b>11,7</b>	<b>72,9</b>
January	671,5	595,8	525,1	37,2	4,4	4,3	4,5	2,7	21,3	38,5	0,2	3,6	6,0	3,8	25,0
February	723,3	652,2	574,1	35,6	4,4	2,5	5,9	4,9	17,9	35,4	0,1	4,3	1,6	3,9	25,5
March	772,6	702,5	620,2	37,0	2,9	4,5	7,1	5,0	17,5	33,1	0,1	4,0	2,4	4,0	22,5
<b>Andijan region</b>	<b>2 433,8</b>	<b>2 272,6</b>	<b>2 080,8</b>	<b>62,3</b>	<b>2,8</b>	<b>3,3</b>	<b>3,5</b>	<b>9,9</b>	<b>42,8</b>	<b>98,9</b>	<b>1,3</b>	<b>6,4</b>	<b>5,6</b>	<b>18,2</b>	<b>67,3</b>
January	750,5	695,1	635,5	21,5	1,2	1,1	1,0	1,0	17,2	33,8	0,3	2,5	2,2	1,5	27,3
February	776,4	719,0	647,8	25,7	1,3	1,3	0,9	5,4	16,9	31,7	0,9	1,8	1,6	2,7	24,7
March	906,8	858,5	797,5	15,0	0,3	0,9	1,6	3,5	8,7	33,3	0,1	2,1	1,8	14,0	15,4
<b>Bukhara region</b>	<b>2 010,1</b>	<b>1 652,8</b>	<b>1 460,4</b>	<b>134,8</b>	<b>10,5</b>	<b>8,0</b>	<b>17,7</b>	<b>12,1</b>	<b>86,5</b>	<b>222,6</b>	<b>2,3</b>	<b>12,6</b>	<b>18,9</b>	<b>25,4</b>	<b>163,4</b>
January	630,1	503,9	439,8	48,7	3,4	3,5	6,1	2,1	33,7	77,4	0,5	6,0	6,9	7,1	56,8
February	670,4	544,1	479,5	46,7	5,0	2,2	6,8	4,4	28,3	79,6	0,6	3,4	5,3	8,0	62,4
March	709,6	604,7	541,1	39,4	2,1	2,3	4,8	5,6	24,5	65,6	1,2	3,1	6,7	10,3	44,2
<b>Djizak region</b>	<b>1 134,2</b>	<b>1 016,5</b>	<b>873,8</b>	<b>52,0</b>	<b>7,6</b>	<b>3,3</b>	<b>6,7</b>	<b>8,1</b>	<b>26,3</b>	<b>65,8</b>	<b>1,5</b>	<b>11,0</b>	<b>6,5</b>	<b>6,5</b>	<b>40,3</b>
January	373,2	326,8	278,5	22,1	2,9	1,5	2,1	2,7	12,8	24,4	0,2	5,1	1,6	2,3	15,1
February	367,1	329,0	278,3	17,2	3,0	0,8	2,2	3,8	7,4	20,9	1,0	2,3	2,2	1,5	13,9
March	393,9	360,7	317,1	12,7	1,7	0,9	2,4	1,6	6,0	20,5	0,3	3,6	2,6	2,7	11,3
<b>Kashkadarya region</b>	<b>2 892,2</b>	<b>2 630,8</b>	<b>2 309,6</b>	<b>105,5</b>	<b>14,4</b>	<b>6,5</b>	<b>13,2</b>	<b>18,0</b>	<b>53,4</b>	<b>155,9</b>	<b>2,9</b>	<b>20,2</b>	<b>11,3</b>	<b>17,4</b>	<b>104,2</b>
January	865,9	776,4	685,8	37,5	6,4	2,5	5,3	2,9	20,4	52,0	0,5	9,7	5,7	5,1	31,0
February	953,1	862,6	747,5	38,4	5,8	2,3	2,9	10,0	17,4	52,1	1,0	4,8	2,6	3,9	39,8
March	1 073,2	991,8	876,3	29,6	2,2	1,7	5,0	5,0	15,6	51,8	1,4	5,7	3,0	8,4	33,3

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>2 001,6</b>	<b>1 720,1</b>	<b>1 450,3</b>	<b>107,6</b>	<b>16,8</b>	<b>7,9</b>	<b>14,9</b>	<b>14,1</b>	<b>53,9</b>	<b>173,9</b>	<b>5,9</b>	<b>39,2</b>	<b>20,9</b>	<b>20,4</b>	<b>87,5</b>
January	646,2	541,2	453,1	43,8	9,8	2,8	5,8	3,7	21,8	61,2	1,1	14,2	11,2	6,2	28,5
February	647,7	561,5	463,1	33,1	5,9	2,1	2,8	6,3	15,9	53,1	3,4	9,0	5,9	4,5	30,2
March	707,7	617,4	534,0	30,7	1,1	3,0	6,3	4,0	16,2	59,6	1,5	16,0	3,8	9,6	28,7
<b>Namangan region</b>	<b>1 824,8</b>	<b>1 705,5</b>	<b>1 529,6</b>	<b>47,6</b>	<b>3,0</b>	<b>3,7</b>	<b>7,8</b>	<b>10,9</b>	<b>22,1</b>	<b>71,7</b>	<b>0,7</b>	<b>3,6</b>	<b>7,7</b>	<b>8,8</b>	<b>50,9</b>
January	563,6	517,3	455,8	17,9	1,3	1,5	2,0	4,6	8,5	28,4	0,3	1,6	4,0	2,9	19,6
February	601,0	562,0	506,5	15,7	1,1	1,3	2,4	4,1	6,8	23,3	0,3	1,0	2,2	1,8	17,9
March	660,1	626,2	567,3	13,9	0,6	0,9	3,4	2,2	6,8	20,0	0,1	1,0	1,5	4,1	13,3
<b>Samarkand region</b>	<b>2 624,6</b>	<b>2 327,5</b>	<b>1 911,1</b>	<b>110,8</b>	<b>5,3</b>	<b>8,3</b>	<b>12,4</b>	<b>7,9</b>	<b>76,9</b>	<b>186,3</b>	<b>2,0</b>	<b>12,8</b>	<b>16,2</b>	<b>13,1</b>	<b>142,2</b>
January	796,2	688,8	569,2	40,7	1,9	3,5	3,4	1,6	30,2	66,7	0,6	6,3	7,3	2,0	50,5
February	851,5	747,4	603,9	41,0	2,3	2,9	4,6	3,6	27,7	63,1	0,7	2,7	6,2	4,8	48,6
March	977,0	891,3	738,0	29,1	1,1	1,9	4,4	2,7	19,0	56,6	0,7	3,8	2,7	6,2	43,1
<b>Surkhandarya region</b>	<b>1 635,5</b>	<b>1 452,0</b>	<b>1 298,0</b>	<b>90,5</b>	<b>4,5</b>	<b>6,3</b>	<b>14,2</b>	<b>16,6</b>	<b>48,9</b>	<b>93,0</b>	<b>0,9</b>	<b>4,8</b>	<b>7,5</b>	<b>17,2</b>	<b>62,6</b>
January	511,6	447,4	389,3	31,9	1,1	2,2	4,8	3,3	20,5	32,3	0,1	1,6	3,9	3,6	23,1
February	530,4	470,9	419,1	32,8	2,5	1,6	5,2	8,3	15,2	26,8	0,3	1,4	1,6	4,0	19,6
March	593,4	533,7	489,6	25,8	0,9	2,6	4,2	5,0	13,2	33,9	0,5	1,8	2,1	9,7	19,9
<b>Syrdarya region</b>	<b>929,5</b>	<b>839,2</b>	<b>756,8</b>	<b>50,7</b>	<b>7,0</b>	<b>5,9</b>	<b>3,6</b>	<b>3,9</b>	<b>30,3</b>	<b>39,5</b>	<b>0,8</b>	<b>6,5</b>	<b>3,6</b>	<b>2,9</b>	<b>25,7</b>
January	350,5	314,5	288,3	18,9	2,7	3,2	1,5	0,7	10,8	17,1	0,2	3,4	1,8	0,8	11,0
February	266,6	237,3	211,3	18,6	3,4	1,2	0,9	2,0	11,1	10,7	0,4	1,3	0,7	1,1	7,2
March	312,3	287,4	257,1	13,2	0,9	1,5	1,3	1,2	8,4	11,7	0,2	1,9	1,1	1,0	7,5
<b>Tashkent region</b>	<b>3 493,0</b>	<b>3 159,6</b>	<b>2 761,6</b>	<b>125,9</b>	<b>7,5</b>	<b>11,6</b>	<b>13,1</b>	<b>19,0</b>	<b>74,8</b>	<b>207,6</b>	<b>36,8</b>	<b>49,2</b>	<b>26,8</b>	<b>20,1</b>	<b>74,6</b>
January	1 041,5	940,2	809,1	36,2	3,0	3,3	3,2	3,7	23,1	65,1	8,5	19,3	8,4	4,1	24,8
February	1 170,1	1 052,5	903,6	47,0	2,9	4,9	5,4	10,9	23,0	70,6	10,7	13,8	14,6	5,7	25,9
March	1 281,4	1 166,9	1 048,9	42,6	1,6	3,4	4,5	4,4	28,7	71,9	17,7	16,1	3,9	10,3	23,9

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>3 005,2</b>	<b>2 691,6</b>	<b>2 320,1</b>	<b>90,7</b>	<b>8,1</b>	<b>4,2</b>	<b>8,6</b>	<b>14,5</b>	<b>55,4</b>	<b>222,8</b>	<b>2,9</b>	<b>19,6</b>	<b>13,9</b>	<b>20,5</b>	<b>165,9</b>
January	962,4	838,1	720,6	32,8	3,0	1,7	2,8	1,7	23,5	91,4	1,0	7,3	8,7	3,0	71,4
February	962,6	862,2	736,3	34,4	3,8	1,3	2,2	9,1	18,0	66,0	1,0	5,4	1,9	3,2	54,4
March	1 080,3	991,3	863,2	23,5	1,4	1,1	3,6	3,6	13,9	65,4	0,8	6,8	3,3	14,3	40,1
<b>Khorezm region</b>	<b>2 036,8</b>	<b>1 547,5</b>	<b>1 303,6</b>	<b>107,3</b>	<b>10,6</b>	<b>7,1</b>	<b>21,8</b>	<b>16,5</b>	<b>51,3</b>	<b>382,0</b>	<b>4,5</b>	<b>63,8</b>	<b>55,9</b>	<b>47,7</b>	<b>210,0</b>
January	666,5	483,7	400,6	42,0	6,1	2,4	7,5	3,3	22,6	140,9	0,8	24,2	24,8	13,1	77,9
February	667,8	501,4	419,3	40,6	3,7	2,3	7,9	8,5	18,2	125,8	1,9	18,8	16,9	10,9	77,3
March	702,5	562,4	483,7	24,7	0,8	2,5	6,4	4,7	10,4	115,3	1,8	20,8	14,2	23,7	54,8
<b>Tashkent</b>	<b>17 869,0</b>	<b>16 294,1</b>	<b>12 223,3</b>	<b>374,9</b>	<b>33,6</b>	<b>7,6</b>	<b>16,1</b>	<b>26,6</b>	<b>291,1</b>	<b>1 200,0</b>	<b>20,5</b>	<b>139,5</b>	<b>132,8</b>	<b>252,3</b>	<b>654,9</b>
January	5 255,7	4 670,8	3 455,6	144,4	6,0	3,2	4,3	5,2	125,6	440,5	5,3	49,2	71,6	79,1	235,4
February	5 564,4	5 071,9	3 854,5	103,0	8,7	2,0	6,7	15,5	70,0	389,5	9,9	46,6	34,6	94,3	204,0
March	7 048,9	6 551,5	4 913,2	127,5	18,9	2,4	5,0	5,8	95,4	370,0	5,3	43,8	26,6	78,9	215,5

Table 5.2.8a

**Deposits attracted by commercial banks from individuals in foreign currency in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>364,1</b>	<b>351,4</b>	<b>21,0</b>	<b>0,3</b>		<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,3</b>	<b>12,4</b>		<b>0,5</b>	<b>1,1</b>	<b>0,4</b>	<b>10,4</b>
January	122,3	116,6	8,7	0,2		0,0	0,0	0,0	0,2	5,5		0,2	0,1	0,0	5,2
February	119,7	115,6	6,0	0,0			0,0	0,0	0,0	4,0		0,2	0,2	0,3	3,3
March	122,1	119,3	6,2	0,1		0,0	0,0	0,0	0,0	2,8		0,1	0,8	0,1	1,9
<b>Andijan region</b>	<b>645,2</b>	<b>590,6</b>	<b>51,5</b>	<b>10,4</b>		<b>0,3</b>	<b>0,2</b>	<b>1,3</b>	<b>8,5</b>	<b>44,2</b>	<b>0,2</b>	<b>8,1</b>	<b>2,8</b>	<b>3,4</b>	<b>29,6</b>
January	222,3	202,6	21,0	3,6		0,0	0,0	0,5	3,0	16,2	0,1	3,7	0,8	1,3	10,2
February	207,0	188,2	12,4	3,1		0,1	0,0	0,2	2,7	15,7	0,1	2,9	0,6	1,4	10,8
March	215,9	199,8	18,1	3,7		0,2	0,2	0,7	2,8	12,3	0,1	1,5	1,4	0,7	8,7
<b>Bukhara region</b>	<b>673,0</b>	<b>587,2</b>	<b>43,6</b>	<b>6,1</b>			<b>0,6</b>	<b>2,1</b>	<b>3,4</b>	<b>79,7</b>	<b>0,7</b>	<b>4,5</b>	<b>5,3</b>	<b>1,8</b>	<b>67,4</b>
January	238,5	201,9	18,4	2,8			0,3	1,2	1,3	33,9	0,4	2,4	3,2	1,0	26,9
February	216,8	192,3	12,5	1,7			0,3	0,5	0,9	22,8	0,2	1,4	0,6	0,3	20,3
March	217,6	193,0	12,7	1,6			0,0	0,4	1,2	23,0	0,1	0,7	1,4	0,5	20,2
<b>Djizak region</b>	<b>150,8</b>	<b>147,4</b>	<b>15,8</b>	<b>0,1</b>			<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>3,4</b>	<b>1,1</b>	<b>1,1</b>	<b>0,6</b>	<b>0,0</b>	<b>0,6</b>
January	48,5	47,5	6,5	0,1			0,0	0,1	0,0	0,9	0,3	0,3	0,2	0,0	0,1
February	49,1	47,6	3,7	0,0				0,0	0,0	1,5	0,4	0,5	0,4	0,0	0,2
March	53,2	52,2	5,6	0,0				0,0		1,0	0,4	0,2	0,0	0,0	0,3
<b>Kashkadarya region</b>	<b>637,4</b>	<b>612,0</b>	<b>16,6</b>	<b>0,3</b>				<b>0,0</b>	<b>0,3</b>	<b>25,1</b>	<b>0,7</b>	<b>4,7</b>	<b>3,9</b>	<b>2,2</b>	<b>13,6</b>
January	206,9	201,1	8,4	0,1					0,1	5,8	0,1	1,3	1,0	1,2	2,2
February	204,6	196,4	4,1	0,1				0,0	0,1	8,1	0,1	1,2	0,8	0,5	5,4
March	226,0	214,5	4,2	0,1				0,0	0,1	11,3	0,6	2,2	2,1	0,5	6,0

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>177,6</b>	<b>154,9</b>	<b>17,2</b>	<b>0,6</b>				<b>0,0</b>	<b>0,5</b>	<b>22,2</b>	<b>0,0</b>	<b>7,8</b>	<b>5,4</b>	<b>2,3</b>	<b>6,7</b>
January	57,3	50,5	6,0	0,3				0,0	0,3	6,5	0,0	3,7	0,5	0,8	1,4
February	58,9	52,3	6,3	0,3				0,0	0,2	6,3		2,6	1,1	0,3	2,4
March	61,5	52,0	5,0	0,0				0,0	0,0	9,4	0,0	1,6	3,8	1,1	2,8
<b>Namangan region</b>	<b>875,3</b>	<b>858,8</b>	<b>32,0</b>	<b>2,0</b>		<b>0,4</b>		<b>0,0</b>	<b>1,6</b>	<b>14,6</b>		<b>5,8</b>	<b>1,3</b>	<b>0,1</b>	<b>7,4</b>
January	294,6	288,8	12,6	0,2		0,0		0,0	0,2	5,6		3,2	0,1	0,0	2,3
February	292,1	286,3	8,0	1,2		0,0		0,0	1,2	4,6		2,1	0,7	0,0	1,8
March	288,6	283,7	11,4	0,5		0,3		0,0	0,2	4,4		0,5	0,6	0,1	3,2
<b>Samarkand region</b>	<b>1 854,1</b>	<b>1 643,2</b>	<b>42,3</b>	<b>4,2</b>		<b>1,3</b>	<b>0,4</b>	<b>0,3</b>	<b>2,2</b>	<b>206,7</b>	<b>2,1</b>	<b>73,4</b>	<b>31,3</b>	<b>19,8</b>	<b>80,1</b>
January	611,1	549,7	19,0	0,4		0,0	0,1	0,1	0,2	61,1	0,2	26,0	6,1	5,5	23,1
February	617,1	538,4	11,1	2,6		0,6	0,2	0,1	1,6	76,1	1,5	23,3	7,7	7,4	36,3
March	625,9	555,1	12,2	1,3		0,7	0,1	0,1	0,4	69,5	0,4	24,0	17,5	6,9	20,7
<b>Surkhandarya region</b>	<b>433,8</b>	<b>420,4</b>	<b>58,0</b>	<b>2,0</b>		<b>0,0</b>	<b>0,1</b>	<b>0,2</b>	<b>1,6</b>	<b>11,5</b>		<b>1,0</b>	<b>0,7</b>	<b>0,8</b>	<b>9,0</b>
January	148,6	143,3	21,8	1,0		0,0	0,1	0,1	0,9	4,3		0,2	0,3	0,1	3,7
February	143,5	138,2	17,5	0,4			0,1	0,1	0,3	4,9		0,4	0,3	0,8	3,5
March	141,7	138,9	18,8	0,5			0,0	0,1	0,4	2,3		0,4	0,1	0,0	1,8
<b>Syrdarya region</b>	<b>118,0</b>	<b>114,9</b>	<b>11,0</b>	<b>0,0</b>		<b>0,0</b>		<b>0,0</b>	<b>0,0</b>	<b>3,0</b>		<b>0,8</b>	<b>0,5</b>	<b>0,2</b>	<b>1,5</b>
January	38,1	36,9	5,1	0,0		0,0			0,0	1,2		0,2	0,0	0,1	0,9
February	38,3	37,6	3,2	0,0		0,0			0,0	0,7		0,0	0,3	0,1	0,3
March	41,6	40,4	2,8	0,0					0,0	1,2		0,6	0,3	0,0	0,3
<b>Tashkent region</b>	<b>487,7</b>	<b>405,7</b>	<b>65,0</b>	<b>2,6</b>		<b>0,5</b>	<b>1,0</b>	<b>0,0</b>	<b>1,1</b>	<b>79,4</b>	<b>3,6</b>	<b>16,3</b>	<b>6,4</b>	<b>4,8</b>	<b>48,3</b>
January	165,3	136,4	27,3	0,4			0,0	0,0	0,3	28,5	0,8	7,1	3,0	0,7	16,8
February	157,9	133,5	20,5	0,9		0,5	0,0	0,0	0,3	23,5	1,6	4,7	0,6	1,3	15,3
March	164,5	135,8	17,3	1,3		0,0	0,9	0,0	0,4	27,4	1,2	4,5	2,8	2,7	16,2

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>776,6</b>	<b>723,0</b>	<b>56,7</b>	<b>5,1</b>				<b>0,1</b>	<b>5,0</b>	<b>48,6</b>	<b>0,6</b>	<b>8,2</b>	<b>8,3</b>	<b>1,0</b>	<b>30,6</b>
January	251,5	234,6	20,2	1,6				0,0	1,6	15,2	0,4	3,7	1,1	0,4	9,7
February	259,8	241,7	15,5	2,0				0,1	2,0	16,1	0,0	2,2	1,0	0,4	12,4
March	265,4	246,7	21,0	1,4				0,0	1,4	17,3	0,2	2,2	6,1	0,2	8,5
<b>Khorezm region</b>	<b>535,4</b>	<b>482,5</b>	<b>41,5</b>	<b>1,3</b>				<b>0,2</b>	<b>1,1</b>	<b>51,6</b>	<b>0,0</b>	<b>7,7</b>	<b>7,6</b>	<b>0,9</b>	<b>35,3</b>
January	173,7	157,1	14,7	0,7				0,1	0,6	15,8	0,0	4,5	0,4	0,5	10,5
February	162,4	145,3	8,0	0,4				0,1	0,3	16,7		2,0	1,1	0,4	13,2
March	199,4	180,0	18,8	0,2				0,0	0,2	19,1		1,3	6,2	0,1	11,5
<b>Tashkent</b>	<b>8 808,1</b>	<b>6 979,0</b>	<b>1 993,3</b>	<b>16,5</b>		<b>0,4</b>	<b>1,8</b>	<b>0,7</b>	<b>13,5</b>	<b>1 812,6</b>	<b>18,0</b>	<b>245,1</b>	<b>191,5</b>	<b>168,8</b>	<b>1 189,2</b>
January	2 881,8	2 319,1	808,5	3,8		0,4	0,1	0,2	3,1	558,9	5,9	94,0	40,2	53,2	365,6
February	2 909,1	2 391,6	557,4	3,8		0,0	0,8	0,3	2,6	513,8	5,7	72,5	24,8	61,3	349,5
March	3 017,2	2 268,3	627,3	8,9		0,0	0,9	0,2	7,8	740,0	6,4	78,7	126,5	54,4	474,0



Table 5.2.8b

**Deposits attracted by commercial banks from individuals in foreign currency in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>375,0</b>	<b>361,8</b>	<b>17,1</b>	<b>3,8</b>	<b>0,1</b>	<b>1,5</b>	<b>1,9</b>	<b>0,3</b>	<b>0,1</b>	<b>9,4</b>		<b>2,9</b>	<b>1,3</b>	<b>0,9</b>	<b>4,2</b>
January	139,5	133,1	6,0	1,0	0,0	0,4	0,3	0,3	0,1	5,4		2,3	0,5	0,6	1,9
February	124,5	121,7	3,4	0,8	0,1	0,2	0,5	0,0	0,0	2,0		0,1	0,4	0,2	1,2
March	111,1	107,0	7,7	2,0		0,9	1,1	0,0	0,0	2,1		0,5	0,4	0,1	1,1
<b>Andijan region</b>	<b>787,2</b>	<b>723,1</b>	<b>54,4</b>	<b>18,6</b>	<b>0,5</b>	<b>1,8</b>	<b>1,5</b>	<b>0,1</b>	<b>14,6</b>	<b>45,6</b>	<b>1,8</b>	<b>7,5</b>	<b>2,9</b>	<b>1,5</b>	<b>32,0</b>
January	281,3	251,3	17,1	6,3	0,1	0,6	0,4	0,0	5,2	23,8	0,4	3,2	1,3	0,2	18,7
February	281,6	260,8	17,6	7,5	0,4	0,7	0,8	0,0	5,6	13,3	0,8	3,0	1,2	0,9	7,4
March	224,3	211,0	19,7	4,8	0,1	0,6	0,3	0,1	3,8	8,4	0,6	1,3	0,4	0,3	5,8
<b>Bukhara region</b>	<b>659,8</b>	<b>570,0</b>	<b>31,6</b>	<b>22,4</b>	<b>0,4</b>	<b>2,1</b>	<b>12,4</b>	<b>0,0</b>	<b>7,5</b>	<b>67,3</b>	<b>0,3</b>	<b>5,7</b>	<b>12,3</b>	<b>4,5</b>	<b>44,6</b>
January	265,7	225,9	13,2	7,6	0,2	0,3	4,0	0,0	3,0	32,1	0,0	2,9	7,5	2,5	19,2
February	222,4	196,4	8,5	6,3	0,2	0,7	3,7		1,8	19,6	0,1	0,9	3,1	0,8	14,7
March	171,7	147,7	9,9	8,5	0,0	1,1	4,7		2,7	15,6	0,2	1,9	1,7	1,1	10,7
<b>Djizak region</b>	<b>172,9</b>	<b>166,1</b>	<b>13,5</b>	<b>2,2</b>	<b>0,7</b>	<b>1,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,3</b>	<b>4,6</b>	<b>0,2</b>	<b>0,9</b>	<b>0,3</b>	<b>0,3</b>	<b>2,9</b>
January	63,2	59,6	4,9	1,2	0,3	0,8	0,0	0,0	0,0	2,4	0,2	0,4	0,1	0,1	1,6
February	55,6	54,0	4,7	0,3	0,1	0,2	0,0	0,0	0,1	1,2		0,1	0,2	0,1	0,8
March	54,1	52,5	4,0	0,6	0,2	0,1	0,1	0,0	0,2	1,0	0,0	0,4	0,0	0,1	0,5
<b>Kashkadarya region</b>	<b>788,4</b>	<b>764,2</b>	<b>27,1</b>	<b>3,5</b>	<b>0,5</b>	<b>1,2</b>	<b>1,3</b>	<b>0,0</b>	<b>0,5</b>	<b>20,7</b>	<b>1,2</b>	<b>5,1</b>	<b>2,8</b>	<b>1,9</b>	<b>9,7</b>
January	306,0	297,4	10,5	1,2	0,0	0,2	0,8		0,2	7,4	0,7	1,6	0,8	0,6	3,6
February	276,8	269,0	6,6	1,1	0,1	0,4	0,4	0,0	0,2	6,7	0,4	1,1	1,5	0,6	3,2
March	205,6	197,9	10,0	1,2	0,4	0,6	0,1		0,1	6,5	0,1	2,4	0,4	0,7	3,0

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>223,8</b>	<b>190,9</b>	<b>10,9</b>	<b>11,1</b>	<b>2,1</b>	<b>1,2</b>	<b>6,9</b>	<b>0,0</b>	<b>0,8</b>	<b>21,8</b>	<b>0,1</b>	<b>9,1</b>	<b>3,2</b>	<b>2,5</b>	<b>7,0</b>
January	73,5	64,4	3,2	1,1	0,0	0,7	0,2	0,0	0,2	7,9	0,0	2,9	1,2	0,7	3,0
February	76,3	61,7	3,5	7,0	0,0	0,1	6,4	0,0	0,5	7,6	0,1	3,1	1,5	1,2	1,7
March	74,0	64,8	4,2	2,9	2,1	0,5	0,3	0,0	0,1	6,3	0,0	3,1	0,5	0,5	2,3
<b>Namangan region</b>	<b>979,5</b>	<b>965,3</b>	<b>29,6</b>	<b>4,4</b>	<b>0,8</b>	<b>0,8</b>	<b>0,8</b>	<b>0,0</b>	<b>2,0</b>	<b>9,8</b>		<b>2,7</b>	<b>1,6</b>	<b>0,8</b>	<b>4,6</b>
January	368,5	363,1	13,7	1,5	0,3	0,5	0,4	0,0	0,3	3,9		0,5	0,3	0,4	2,6
February	350,9	346,2	7,7	1,6	0,1	0,1	0,4		1,1	3,0		0,6	1,0	0,3	1,1
March	260,1	256,0	8,2	1,2	0,4	0,2	0,0	0,0	0,6	2,9		1,5	0,3	0,1	0,9
<b>Samarkand region</b>	<b>1 742,3</b>	<b>1 438,1</b>	<b>45,4</b>	<b>10,8</b>	<b>1,2</b>	<b>2,3</b>	<b>4,7</b>	<b>0,1</b>	<b>2,6</b>	<b>293,5</b>	<b>2,9</b>	<b>118,9</b>	<b>73,3</b>	<b>32,4</b>	<b>66,0</b>
January	621,0	518,5	18,7	3,7	0,0	0,4	1,6	0,0	1,7	98,7	0,9	68,8	2,6	7,1	19,3
February	612,9	545,9	16,0	4,2	0,2	0,9	2,5	0,0	0,5	62,8	1,2	25,8	9,6	9,0	17,3
March	508,5	373,7	10,8	2,9	1,0	1,0	0,6		0,3	131,9	0,8	24,3	61,2	16,3	29,4
<b>Surkhandarya region</b>	<b>420,4</b>	<b>408,2</b>	<b>10,1</b>	<b>3,1</b>	<b>0,1</b>	<b>0,5</b>	<b>0,6</b>	<b>0,1</b>	<b>1,9</b>	<b>9,0</b>		<b>1,8</b>	<b>0,8</b>	<b>0,8</b>	<b>5,7</b>
January	164,2	159,6	4,1	1,2	0,0	0,1	0,3	0,0	0,8	3,4		0,8	0,4	0,3	1,9
February	144,2	139,8	2,3	1,1	0,0	0,2	0,2	0,0	0,6	3,4		0,7	0,2	0,2	2,2
March	111,9	108,8	3,7	0,9	0,0	0,2	0,2	0,0	0,5	2,3		0,3	0,1	0,4	1,5
<b>Syrdarya region</b>	<b>620,1</b>	<b>610,6</b>	<b>87,1</b>	<b>2,0</b>	<b>0,0</b>	<b>1,2</b>	<b>0,5</b>	<b>0,2</b>	<b>0,1</b>	<b>7,6</b>	<b>0,3</b>	<b>2,3</b>	<b>0,6</b>	<b>0,4</b>	<b>4,0</b>
January	55,4	50,6	1,8	1,0	0,0	0,6	0,4		0,0	3,8		0,6	0,0	0,1	3,1
February	50,8	48,4	1,9	0,5	0,0	0,2	0,1	0,2	0,0	1,9	0,2	1,0	0,0	0,3	0,3
March	513,9	511,5	83,4	0,5	0,0	0,4	0,0		0,1	1,9	0,1	0,7	0,5	0,0	0,6
<b>Tashkent region</b>	<b>510,4</b>	<b>431,9</b>	<b>37,2</b>	<b>5,6</b>	<b>0,7</b>	<b>1,2</b>	<b>2,0</b>	<b>0,1</b>	<b>1,7</b>	<b>73,0</b>	<b>13,6</b>	<b>22,2</b>	<b>8,1</b>	<b>4,5</b>	<b>24,6</b>
January	188,1	155,9	14,8	2,3	0,1	0,4	0,8	0,0	1,0	29,9	4,5	5,6	2,8	2,6	14,4
February	165,4	141,4	9,9	1,4	0,2	0,2	0,4	0,0	0,5	22,6	6,8	6,6	2,2	1,1	5,8
March	156,9	134,5	12,5	1,9	0,3	0,6	0,7	0,0	0,2	20,5	2,3	10,0	3,0	0,8	4,3

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>758,3</b>	<b>718,7</b>	<b>46,9</b>	<b>7,0</b>	<b>1,3</b>	<b>1,0</b>	<b>1,1</b>	<b>0,2</b>	<b>3,4</b>	<b>32,7</b>	<b>0,9</b>	<b>5,4</b>	<b>4,8</b>	<b>3,2</b>	<b>18,4</b>
January	280,6	267,2	17,3	2,9	0,3	0,6	0,6	0,1	1,4	10,4	0,4	2,0	1,8	1,2	5,1
February	258,7	243,9	13,2	1,7	0,3	0,2	0,3	0,1	0,8	13,1	0,2	1,4	2,0	1,5	8,0
March	219,0	207,6	16,4	2,3	0,7	0,2	0,3		1,1	9,2	0,3	2,0	1,1	0,5	5,3
<b>Khorezm region</b>	<b>643,3</b>	<b>590,5</b>	<b>27,6</b>	<b>5,8</b>		<b>0,7</b>	<b>2,2</b>	<b>0,1</b>	<b>2,8</b>	<b>47,0</b>	<b>0,6</b>	<b>6,5</b>	<b>5,3</b>	<b>2,9</b>	<b>31,8</b>
January	258,9	234,4	9,4	2,1		0,2	0,4	0,0	1,4	22,5	0,3	1,5	2,1	1,6	16,9
February	207,6	195,4	7,0	1,8		0,1	1,0	0,1	0,6	10,5	0,2	1,1	2,1	0,6	6,5
March	176,7	160,7	11,2	2,0		0,4	0,8		0,8	14,0	0,1	3,9	1,0	0,7	8,3
<b>Tashkent</b>	<b>10 238,9</b>	<b>8 389,2</b>	<b>2 292,2</b>	<b>75,8</b>	<b>5,4</b>	<b>11,8</b>	<b>33,2</b>	<b>0,6</b>	<b>24,8</b>	<b>1 773,9</b>	<b>60,4</b>	<b>203,3</b>	<b>140,8</b>	<b>225,9</b>	<b>1 143,5</b>
January	3 493,1	2 789,8	854,9	18,5	0,2	2,7	4,8	0,4	10,4	684,9	35,6	67,4	65,0	82,2	434,6
February	3 563,6	3 118,8	705,5	23,5	2,5	2,4	10,6	0,0	7,9	421,3	16,7	75,4	50,8	65,8	212,6
March	3 182,1	2 480,6	731,7	33,9	2,7	6,7	17,8	0,2	6,5	667,7	8,0	60,5	25,1	77,8	496,3

Table 5.2.10

**Balance of foreign currency deposits of individuals in commercial banks**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2019	8 900,7	2 886,4	2 301,8	1 515,3	100,6	88,5	98,5	524,4	703,4	4 498,9	184,4	576,3	918,6	912,6	1 907,0
01.02.2019	8 960,5	2 624,2	2 039,1	1 537,6	106,8	70,1	86,0	460,7	814,0	4 798,7	169,9	532,4	733,4	843,2	2 519,9
01.03.2019	9 457,7	2 835,5	2 209,3	1 551,1	124,8	70,1	53,2	413,1	889,8	5 071,0	169,0	452,2	668,8	753,9	3 027,2
01.04.2019	9 815,7	2 922,3	2 202,4	1 532,3	102,2	86,9	47,3	351,9	944,0	5 361,0	162,4	411,6	617,2	701,7	3 468,2
01.05.2019	10 296,2	3 135,2	2 398,3	1 478,9	102,9	90,4	46,1	278,0	961,6	5 682,0	171,0	356,8	581,1	641,1	3 932,0
01.06.2019	10 711,1	3 267,4	2 534,6	1 406,2	102,3	80,0	57,5	231,4	935,0	6 037,4	156,8	398,9	599,0	581,2	4 301,5
01.07.2019	11 243,9	3 546,8	2 794,7	1 345,4	92,8	94,4	43,3	176,7	938,2	6 351,6	183,3	378,1	595,6	534,3	4 660,2
01.08.2019	11 583,5	3 678,8	2 931,5	1 329,5	64,5	96,5	39,2	120,1	1 009,1	6 575,2	169,2	385,8	576,0	506,7	4 937,5
01.09.2019	11 886,6	3 700,9	3 024,6	1 692,7	478,1	67,0	33,5	122,3	991,7	6 493,1	88,6	450,7	502,7	481,0	4 970,1
01.10.2019	11 488,8	3 273,8	2 657,6	1 643,3	422,7	54,6	47,0	136,8	982,1	6 571,7	96,7	449,5	441,3	515,6	5 068,6
01.11.2019	11 631,7	3 330,0	2 724,0	1 628,9	341,6	66,7	48,5	120,8	1 051,3	6 672,9	108,4	398,0	403,9	543,1	5 219,5
01.12.2019	11 717,1	3 338,6	2 721,1	1 616,6	265,7	72,6	64,9	114,8	1 098,5	6 761,9	103,6	328,8	387,5	567,4	5 374,6
01.01.2020	12 919,4	4 581,2	3 963,4	1 409,6	108,8	82,4	83,1	110,4	1 025,0	6 928,5	89,1	335,5	465,4	589,8	5 448,7
01.02.2020	12 421,8	3 577,8	2 986,2	1 579,4	121,9	66,5	114,9	130,9	1 145,2	7 264,7	58,7	384,3	516,5	659,5	5 645,7
01.03.2020	13 094,7	3 811,9	3 210,6	1 700,3	138,5	66,9	140,5	142,5	1 211,8	7 582,6	67,2	384,4	556,1	742,7	5 832,2
01.04.2020	13 868,8	4 480,1	3 863,6	1 752,2	117,5	67,3	156,9	155,2	1 255,2	7 636,5	62,3	348,7	497,9	839,0	5 888,6

Table 5.2.10

**Balance of foreign currency deposits of individuals in commercial banks**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2019	5 803,8	1 519,7	836,7	127,4	4,4	1,2	1,4	64,9	55,4	4 156,8	74,3	594,1	377,0	1 167,2	1 944,2
01.02.2019	6 008,6	1 635,0	873,8	118,0	3,1	0,8	1,8	54,0	58,4	4 255,6	52,3	496,1	343,1	977,9	2 386,2
01.03.2019	6 062,1	1 642,4	900,3	109,5	2,2	1,6	2,7	41,7	61,3	4 310,2	47,0	445,2	311,7	815,2	2 691,1
01.04.2019	6 075,8	1 649,5	899,7	99,8	2,0	2,3	2,8	30,2	62,4	4 326,5	44,7	385,5	279,3	793,7	2 823,3
01.05.2019	6 216,0	1 695,4	969,6	94,4	1,8	1,8	10,1	14,2	66,5	4 426,3	40,2	341,0	257,8	788,5	2 998,7
01.06.2019	6 554,7	1 938,5	1 004,1	93,8	1,7	3,1	14,2	5,3	69,4	4 522,3	39,0	310,1	251,7	787,3	3 134,3
01.07.2019	6 767,1	2 041,1	1 085,4	95,0	1,7	3,6	13,4	1,5	74,7	4 631,1	30,9	301,0	287,2	718,6	3 293,3
01.08.2019	6 917,7	2 027,9	1 182,2	100,8	2,1	10,1	6,1	1,6	80,9	4 789,1	28,3	289,8	312,0	779,3	3 379,7
01.09.2019	7 758,6	2 260,3	1 384,3	113,7	2,2	15,9	1,4	1,6	92,6	5 384,5	34,3	342,4	354,2	921,3	3 732,4
01.10.2019	7 705,3	2 367,3	1 241,6	115,1	9,0	8,0	1,1	1,6	95,4	5 222,9	40,4	382,8	343,8	721,7	3 734,2
01.11.2019	7 834,1	2 332,8	1 213,9	113,3	7,6	4,1	2,8	1,6	97,2	5 388,1	53,4	397,1	352,1	772,6	3 812,9
01.12.2019	8 012,7	2 392,1	1 231,4	125,6	3,1	6,2	8,2	2,5	105,7	5 495,0	81,5	362,0	297,7	829,7	3 924,1
01.01.2020	8 132,9	2 358,8	1 276,4	142,8	4,8	8,6	19,5	1,9	108,0	5 631,4	115,2	370,2	266,7	881,1	3 998,2
01.02.2020	8 344,2	2 414,1	1 284,6	164,0	1,0	12,7	31,2	2,1	117,0	5 766,1	28,6	303,6	293,8	857,6	4 282,5
01.03.2020	8 342,0	2 507,2	1 274,6	184,4	2,7	13,8	46,7	2,1	119,1	5 650,4	30,5	239,3	395,8	831,4	4 153,5
01.04.2020	8 373,8	2 432,6	1 361,2	205,2	4,4	19,6	61,1	2,0	118,1	5 736,1	15,0	236,5	236,4	611,6	4 636,6

Table 5.2.11a

**Balance of national currency deposits of individuals in commercial banks in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2019	379,6	170,7	126,4	65,7	7,0	3,9	3,7	26,5	24,6	143,2	4,6	18,3	23,9	36,9	59,5
01.02.2019	361,6	141,6	103,3	61,3	6,4	3,3	4,1	21,5	26,0	158,8	4,7	15,7	20,0	33,5	84,9
01.03.2019	383,5	150,5	112,8	59,0	6,4	3,4	2,8	19,5	26,9	174,1	4,9	14,2	16,6	33,3	105,0
01.04.2019	393,1	150,9	112,8	54,7	4,3	3,6	3,0	16,1	27,7	187,5	4,5	13,1	13,5	31,7	124,7
<b>Andijan region</b>															
01.01.2019	395,9	159,0	133,8	74,1	6,4	1,5	3,9	17,2	45,0	162,8	1,9	13,1	25,1	47,2	75,6
01.02.2019	391,1	134,4	108,5	84,6	4,9	1,8	3,5	14,8	59,6	172,1	2,3	12,2	19,0	41,6	96,9
01.03.2019	410,3	146,3	116,8	85,8	5,6	2,3	3,0	12,0	62,9	178,2	2,8	10,0	18,5	30,8	116,0
01.04.2019	414,9	145,5	113,6	82,5	5,8	2,9	2,0	8,5	63,3	186,8	1,8	8,4	18,1	23,4	135,0
<b>Bukhara region</b>															
01.01.2019	628,0	186,3	146,7	123,3	13,7	15,7	12,2	39,1	42,7	318,4	12,3	34,6	53,1	66,4	152,0
01.02.2019	621,2	160,2	122,2	115,2	16,7	8,6	9,6	35,2	45,0	345,9	8,9	32,6	38,8	62,4	203,3
01.03.2019	641,5	166,8	117,3	107,2	17,0	6,9	3,9	32,9	46,6	367,5	7,4	27,7	32,8	59,6	239,9
01.04.2019	668,4	180,7	123,3	100,2	16,4	7,3	3,6	25,9	47,0	387,5	9,4	23,3	27,1	57,4	270,2
<b>Djizak region</b>															
01.01.2019	195,6	72,4	54,5	48,3	2,1	0,7	1,9	11,3	32,3	74,9	3,6	7,8	18,8	14,4	30,2
01.02.2019	191,4	61,0	45,1	49,4	1,4	1,1	2,0	9,4	35,5	81,0	4,3	6,3	17,1	12,5	40,9
01.03.2019	207,2	69,7	52,8	50,3	1,0	1,2	1,0	7,6	39,4	87,2	5,2	5,3	14,1	12,0	50,6
01.04.2019	221,7	78,3	59,3	51,8	0,8	1,4	0,9	6,7	42,0	91,6	4,8	6,3	10,9	13,2	56,4

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Kashkadarya region</b>															
01.01.2019	513,5	225,5	184,2	87,0	5,6	4,3	4,5	40,6	32,1	201,1	13,0	38,2	39,7	40,4	69,9
01.02.2019	509,4	208,8	166,2	83,1	4,8	3,7	3,8	37,6	33,1	217,5	12,5	38,5	35,8	35,8	94,9
01.03.2019	530,6	211,0	170,2	88,2	10,8	3,8	2,7	34,6	36,4	231,4	12,2	34,0	35,6	33,1	116,6
01.04.2019	553,9	221,8	177,9	84,7	7,0	4,6	2,6	30,7	39,7	247,4	10,5	31,8	35,5	33,1	136,5
<b>Navoi region</b>															
01.01.2019	397,0	112,6	86,0	77,5	11,7	7,4	3,2	26,3	28,9	206,9	11,8	40,3	76,5	35,7	42,7
01.02.2019	417,8	116,2	86,4	80,4	13,3	3,8	2,5	25,4	35,3	221,3	12,4	40,8	70,8	30,4	66,8
01.03.2019	441,9	133,3	97,9	77,7	13,2	3,7	2,0	25,0	33,8	230,9	14,1	31,4	71,8	29,7	83,9
01.04.2019	455,0	134,8	93,2	77,5	8,7	7,5	4,2	23,8	33,3	242,8	12,2	26,9	68,1	27,5	108,2
<b>Namangan region</b>															
01.01.2019	258,0	129,3	105,5	37,0	2,7	1,2	3,0	12,5	17,6	91,7	0,9	14,0	13,4	20,6	42,7
01.02.2019	246,4	109,7	85,9	37,8	4,0	2,3	2,8	10,3	18,4	98,8	0,7	13,3	10,7	18,3	55,7
01.03.2019	255,9	115,8	90,4	36,8	5,0	2,7	1,9	9,2	18,0	103,3	1,4	11,0	9,3	16,1	65,4
01.04.2019	263,5	117,8	90,0	34,9	5,6	2,7	1,3	7,4	17,9	110,8	0,8	10,2	8,4	13,9	77,5
<b>Samarkand region</b>															
01.01.2019	689,9	191,8	144,0	161,2	10,1	9,5	4,8	64,5	72,3	336,8	10,1	22,8	115,4	49,4	139,1
01.02.2019	720,7	185,9	135,5	163,2	8,4	7,9	4,6	55,8	86,6	371,6	8,1	18,8	93,4	44,9	206,5
01.03.2019	772,3	210,3	147,6	166,4	9,5	9,2	2,4	50,7	94,6	395,6	6,5	15,4	81,6	37,4	254,6
01.04.2019	831,7	248,7	147,2	164,0	9,0	10,4	2,5	45,4	96,6	419,0	8,3	12,7	70,4	34,4	293,3
<b>Surkhandarya region</b>															
01.01.2019	340,5	136,1	96,9	69,6	2,7	2,4	3,4	24,1	37,0	134,8	6,0	14,4	21,0	23,9	69,6
01.02.2019	329,3	115,5	81,2	70,2	2,4	2,9	3,2	21,4	40,2	143,7	5,4	11,7	15,8	22,4	88,3
01.03.2019	349,1	124,3	89,0	73,9	2,7	3,4	2,6	19,4	45,7	150,9	5,1	8,2	13,1	22,0	102,5
01.04.2019	357,9	121,7	86,0	75,1	2,1	4,4	2,4	16,4	49,7	161,1	4,9	7,8	10,9	20,0	117,5

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2019	133,4	60,7	51,0	23,0	1,6	1,5	2,9	7,6	9,4	49,8	1,4	7,0	6,4	10,1	24,9
01.02.2019	128,2	49,6	41,6	25,2	2,4	2,1	2,3	7,1	11,4	53,3	1,3	5,0	5,3	9,4	32,4
01.03.2019	134,6	52,5	40,7	26,8	4,1	2,1	1,5	6,4	12,7	55,3	2,2	3,4	4,5	7,9	37,4
01.04.2019	138,6	52,6	41,9	28,2	4,4	1,9	1,3	6,1	14,5	57,8	1,4	4,6	3,9	7,6	40,2
<b>Tashkent region</b>															
01.01.2019	584,6	220,0	178,6	129,0	7,1	4,8	12,6	37,0	67,5	235,6	16,8	36,7	62,6	42,1	77,5
01.02.2019	585,5	202,8	164,2	134,8	6,7	5,0	11,0	34,0	78,1	247,9	15,8	42,1	51,6	37,6	100,8
01.03.2019	625,4	233,4	188,7	133,3	7,3	4,4	6,4	30,8	84,3	258,8	20,0	40,5	47,5	34,2	116,7
01.04.2019	630,5	228,5	178,6	128,6	6,3	5,6	4,1	26,2	86,4	273,4	20,2	44,7	42,2	31,0	135,3
<b>Fergana region</b>															
01.01.2019	590,6	203,4	160,2	81,7	3,0	2,6	6,5	31,6	37,9	305,6	11,8	30,8	50,8	78,8	133,5
01.02.2019	583,1	181,2	138,5	80,7	2,5	3,1	6,2	28,8	40,2	321,1	11,4	26,9	39,9	67,4	175,5
01.03.2019	607,2	190,7	148,2	80,9	3,4	3,8	4,6	25,0	44,2	335,6	11,6	21,7	35,6	53,5	213,3
01.04.2019	620,9	189,8	144,4	78,0	2,4	4,2	3,4	20,5	47,5	353,1	10,6	19,8	30,4	43,2	249,1
<b>Khorezm region</b>															
01.01.2019	736,0	127,7	100,0	117,2	4,9	14,6	11,2	53,2	33,3	491,1	7,7	129,3	89,8	114,6	149,6
01.02.2019	757,8	120,6	87,7	108,4	6,5	11,3	8,5	47,5	34,6	528,7	7,7	129,0	79,9	114,3	197,9
01.03.2019	786,0	122,7	88,0	105,2	8,5	10,2	5,8	42,4	38,3	558,2	7,8	106,3	93,4	114,1	236,6
01.04.2019	805,6	118,8	87,2	103,2	6,0	12,1	6,2	36,6	42,3	583,6	4,7	74,5	120,1	108,5	275,7
<b>Tashkent</b>															
01.01.2019	3 057,9	890,7	734,0	420,8	21,9	18,5	24,7	133,0	222,8	1 746,3	82,6	169,0	322,2	332,3	840,1
01.02.2019	3 117,0	836,5	672,8	443,4	26,4	13,3	21,8	111,9	270,0	1 837,2	74,6	139,4	235,3	312,8	1 075,1
01.03.2019	3 312,0	908,3	749,1	459,8	30,3	13,2	12,5	97,7	306,0	1 943,9	67,6	123,1	194,4	270,2	1 288,6
01.04.2019	3 459,9	932,3	746,9	469,1	23,5	18,3	9,6	81,6	336,1	2 058,5	68,2	127,4	157,6	256,9	1 448,5



Table 5.2.11b

**Balance of national currency deposits of individuals in commercial banks in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2020	480,0	179,7	153,1	68,2	9,4	5,8	8,6	4,7	39,6	232,2	1,4	8,4	11,7	22,3	188,3
01.02.2020	466,7	141,0	117,6	78,1	4,4	7,1	10,8	5,9	49,9	247,6	1,0	9,8	14,9	24,0	197,9
01.03.2020	506,4	155,4	132,0	90,9	5,5	7,9	13,9	6,4	57,3	260,1	1,0	10,2	16,4	24,6	207,9
01.04.2020	543,6	175,4	152,8	101,1	5,2	7,7	15,4	9,0	63,9	267,1	1,0	9,1	18,5	25,1	213,4
<b>Andijan region</b>															
01.01.2020	510,8	230,8	187,7	59,5	7,6	1,7	2,5	2,7	45,1	220,5	0,9	4,0	10,2	11,7	193,6
01.02.2020	476,8	188,1	144,6	65,5	7,6	1,9	3,0	3,4	49,6	223,1	0,8	4,1	9,7	12,0	196,6
01.03.2020	501,5	199,4	155,4	75,0	6,7	2,4	3,0	3,6	59,3	227,1	1,3	3,6	10,0	13,3	198,9
01.04.2020	536,0	234,3	190,8	74,1	5,3	2,6	3,5	4,1	58,6	227,6	0,4	4,5	9,5	22,6	190,6
<b>Bukhara region</b>															
01.01.2020	828,8	238,7	203,6	98,0	1,3	15,0	8,6	9,3	63,6	492,0	6,0	10,7	23,2	44,5	407,7
01.02.2020	833,6	199,6	164,2	123,4	3,3	6,3	12,2	11,6	90,0	510,7	3,6	12,9	21,9	46,6	425,6
01.03.2020	899,4	206,7	171,8	148,4	7,5	6,0	15,3	13,2	106,5	544,3	3,6	11,9	24,3	47,5	457,0
01.04.2020	968,8	239,5	204,5	167,2	8,0	6,4	16,8	16,8	119,2	562,2	3,4	10,2	26,4	50,7	471,5
<b>Djizak region</b>															
01.01.2020	294,1	109,0	94,1	52,5	7,2	2,5	2,3	4,4	36,2	132,6	1,4	9,2	5,4	9,9	106,7
01.02.2020	283,3	84,2	68,8	58,8	7,3	2,6	3,9	6,0	38,9	140,3	0,7	10,6	5,5	11,5	112,1
01.03.2020	284,9	84,1	69,4	54,8	6,7	2,2	5,1	4,2	36,5	146,0	0,9	9,6	7,0	11,6	117,0
01.04.2020	290,4	92,1	78,2	49,9	4,6	2,0	5,3	4,3	33,8	148,3	0,4	9,1	8,2	11,7	118,9

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Kashkadarya region</b>															
01.01.2020	736,6	327,3	294,1	84,6	1,4	4,9	5,0	9,9	63,4	324,7	2,9	21,4	21,7	26,1	252,6
01.02.2020	690,5	251,8	217,8	100,3	7,4	4,4	8,9	9,4	70,2	338,5	2,4	23,8	20,4	26,3	265,6
01.03.2020	722,9	263,2	227,1	104,1	10,3	4,0	9,0	9,8	70,9	355,6	2,9	20,6	20,7	27,4	284,0
01.04.2020	789,5	317,8	282,5	106,4	8,3	4,4	11,2	11,3	71,2	365,2	3,1	17,7	20,8	31,7	291,9
<b>Navoi region</b>															
01.01.2020	556,3	175,3	144,0	70,5	1,9	6,0	6,3	14,1	42,1	310,6	6,0	20,9	30,7	30,6	222,5
01.02.2020	572,9	149,1	117,3	95,0	10,4	5,1	10,1	15,0	54,4	328,8	2,9	24,9	29,5	33,5	238,0
01.03.2020	608,0	159,0	125,6	105,1	14,7	4,6	11,1	16,2	58,4	344,0	5,6	24,7	34,0	35,0	244,8
01.04.2020	643,4	178,9	144,4	109,9	11,6	5,2	13,3	17,1	62,7	354,5	3,4	31,7	28,7	40,0	250,8
<b>Namangan region</b>															
01.01.2020	382,0	186,7	161,1	48,7	7,9	3,9	5,0	1,9	30,1	146,6	0,7	1,5	6,9	9,6	127,8
01.02.2020	350,0	145,1	121,9	47,6	7,1	2,5	5,9	4,4	27,7	157,3	0,8	2,1	11,0	11,3	132,1
01.03.2020	366,7	151,0	128,4	51,9	6,3	2,4	6,8	4,3	32,2	163,8	0,7	2,2	12,8	10,9	137,2
01.04.2020	388,5	169,6	145,4	52,6	5,1	2,5	7,6	4,5	32,8	166,2	0,6	1,6	13,6	12,0	138,4
<b>Samarkand region</b>															
01.01.2020	908,9	277,3	232,6	95,2	4,8	6,2	6,0	4,8	73,5	536,4	2,0	9,8	17,9	20,7	486,0
01.02.2020	928,5	245,8	200,4	122,3	4,4	5,9	7,2	6,0	98,7	560,4	1,5	13,1	21,9	20,0	503,8
01.03.2020	980,5	254,1	208,6	146,4	4,9	7,0	9,7	6,9	117,9	580,0	1,7	11,0	24,7	21,5	521,0
01.04.2020	1 015,0	286,5	239,3	139,5	4,7	6,3	11,9	7,6	109,1	589,0	1,7	12,4	18,5	25,8	530,7
<b>Surkhandarya region</b>															
01.01.2020	444,5	171,6	140,3	76,4	5,1	4,6	4,7	3,1	58,9	196,5	1,0	5,6	6,8	21,0	162,0
01.02.2020	422,9	133,9	107,3	87,6	4,9	4,3	7,7	4,8	65,9	201,4	0,7	5,5	8,2	22,5	164,6
01.03.2020	445,3	144,2	118,9	93,7	6,0	4,2	10,3	5,2	68,0	207,4	1,0	5,1	8,8	23,4	169,1
01.04.2020	465,5	161,6	136,7	91,0	4,8	3,6	11,2	5,9	65,4	212,9	1,1	4,5	8,9	27,8	170,6

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2020	189,7	81,5	72,6	32,2	2,7	4,1	2,8	1,8	20,9	76,0	0,5	4,5	3,9	3,4	63,6
01.02.2020	189,3	64,1	55,7	43,5	5,9	5,1	3,4	1,9	27,2	81,6	0,4	5,7	4,8	3,9	66,8
01.03.2020	201,3	71,1	60,2	47,3	7,7	3,9	3,3	2,1	30,3	83,0	0,8	4,4	5,0	4,3	68,6
01.04.2020	207,2	81,0	72,8	42,1	6,7	3,7	3,4	2,5	25,9	84,1	0,5	4,7	4,6	4,6	69,7
<b>Tashkent region</b>															
01.01.2020	800,0	335,6	287,3	102,2	4,6	9,2	9,1	5,8	73,5	362,2	11,1	43,7	29,9	31,2	246,3
01.02.2020	759,7	274,3	229,9	110,0	3,7	6,8	10,6	12,3	76,6	375,4	9,7	48,7	30,4	32,5	254,2
01.03.2020	800,8	296,6	252,9	117,4	3,3	7,7	11,8	14,3	80,3	386,8	11,7	45,7	28,6	33,8	266,9
01.04.2020	842,0	325,6	283,4	123,4	3,1	7,9	12,4	17,4	82,7	393,1	10,3	44,9	27,3	39,6	271,0
<b>Fergana region</b>															
01.01.2020	801,3	283,9	244,1	77,5	5,6	3,6	3,8	6,3	58,3	439,9	5,2	13,6	20,0	23,4	377,7
01.02.2020	790,8	230,7	192,5	89,4	5,4	3,3	4,8	5,3	70,5	470,8	3,9	15,1	25,2	23,8	402,9
01.03.2020	821,5	238,3	200,2	99,6	6,8	3,4	6,3	6,1	76,9	483,6	3,8	15,2	25,5	23,7	415,5
01.04.2020	875,3	283,2	245,1	99,7	5,1	3,4	7,3	6,7	77,3	492,4	3,7	14,3	23,1	33,2	418,0
<b>Khorezm region</b>															
01.01.2020	1 056,0	169,2	144,7	77,9	1,0	6,4	12,6	6,9	51,0	809,0	4,2	47,7	106,2	80,0	570,8
01.02.2020	1 085,7	146,8	122,4	102,6	6,2	5,2	17,2	9,4	64,5	836,3	2,1	53,3	101,6	79,7	599,6
01.03.2020	1 143,2	145,2	122,1	124,4	9,2	5,3	21,2	12,2	76,5	873,7	3,1	54,4	104,8	79,9	631,6
01.04.2020	1 182,1	163,8	138,8	129,9	8,7	5,7	22,3	13,6	79,6	888,4	3,4	53,1	100,3	92,6	639,0
<b>Tashkent</b>															
01.01.2020	4 930,4	1 814,8	1 604,0	466,3	48,4	8,6	5,7	34,8	368,8	2 649,3	45,7	134,5	170,7	255,3	2 043,0
01.02.2020	4 571,0	1 323,3	1 125,6	455,3	43,7	5,9	9,1	35,5	361,1	2 792,4	28,4	154,7	211,5	311,9	2 086,0
01.03.2020	4 812,3	1 443,7	1 238,0	441,1	43,0	5,7	13,6	37,9	340,9	2 927,5	29,2	165,9	233,7	385,8	2 112,9
01.04.2020	5 121,4	1 770,8	1 548,9	465,3	36,4	5,9	15,4	34,4	373,1	2 885,4	29,4	130,8	189,4	421,6	2 114,2

Table 5.2.12a

**Balance of foreign currency deposits of individuals in commercial banks in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2019	45,7	11,4	8,9	2,4	0,2		0,1	0,0	2,1	31,9	0,0	2,2	0,3	9,8	19,7
01.02.2019	47,0	14,9	10,6	2,6	0,2	0,0	0,1	0,0	2,3	29,5	0,2	1,0	0,3	6,4	21,6
01.03.2019	44,8	12,4	10,4	2,6	0,2	0,0	0,1	0,0	2,3	29,8	0,1	0,9	0,5	4,5	23,9
01.04.2019	43,4	11,6	9,1	2,4		0,0	0,0	0,0	2,3	29,4		0,7	0,4	4,5	23,9
<b>Andijan region</b>															
01.01.2019	109,1	20,3	10,7	16,5	0,8	0,4	0,1	5,4	9,8	72,3	0,3	7,1	4,0	20,2	40,6
01.02.2019	118,1	26,8	13,2	16,4	0,8	0,3	0,2	4,8	10,2	74,9	0,3	7,2	4,3	16,8	46,4
01.03.2019	117,4	23,2	12,8	15,3		0,2	0,2	4,0	10,9	78,9	0,3	7,3	4,7	12,2	54,4
01.04.2019	118,7	23,7	12,7	15,9		0,3	0,2	3,4	12,0	79,2	0,1	6,7	3,4	10,2	58,7
<b>Bukhara region</b>															
01.01.2019	167,0	27,1	13,4	25,8	0,0		0,0	19,6	6,2	114,1	13,9	13,5	12,1	18,7	56,0
01.02.2019	173,0	28,5	14,9	22,7	0,0		0,3	16,0	6,5	121,7	3,0	5,6	11,3	18,2	83,5
01.03.2019	176,4	29,9	16,0	17,9	0,0		0,2	11,1	6,6	128,6	1,8	4,8	9,0	18,4	94,6
01.04.2019	175,0	28,1	15,0	13,0	0,0		0,1	5,9	7,0	133,8	1,6	4,3	6,2	14,8	107,0
<b>Djizak region</b>															
01.01.2019	10,9	5,7	4,3	0,2			0,1	0,1	0,0	5,0	0,2	1,4	0,9	1,7	0,8
01.02.2019	11,6	6,4	4,9	0,2				0,1	0,1	5,0	0,3	1,3	0,9	1,7	0,9
01.03.2019	11,8	6,7	5,3	0,1			0,0	0,1	0,1	5,1	0,4	1,1	1,1	1,6	0,9
01.04.2019	11,5	6,6	5,3	0,1			0,0	0,1	0,1	4,8	0,4	0,9	1,0	1,6	0,9

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Kashkadarya region</b>															
01.01.2019	45,7	13,2	7,8	0,2				0,1	0,2	32,2	0,0	3,4	8,4	9,9	10,6
01.02.2019	47,1	13,7	8,7	0,3				0,1	0,2	33,2	0,1	3,5	7,6	10,5	11,5
01.03.2019	50,7	14,7	9,3	0,3				0,1	0,3	35,7	0,1	3,3	7,2	8,9	16,2
01.04.2019	50,3	14,1	8,3	0,4				0,0	0,4	35,8	0,6	3,7	5,8	6,2	19,4
<b>Navoi region</b>															
01.01.2019	40,3	8,7	5,3	0,7				0,2	0,5	30,9	0,0	8,5	4,6	8,8	9,1
01.02.2019	40,7	9,0	6,1	0,6				0,1	0,5	31,1	0,2	7,6	4,5	9,2	9,6
01.03.2019	39,3	9,6	6,2	0,8				0,1	0,6	28,9	0,3	6,6	4,6	7,2	10,1
01.04.2019	39,6	9,0	5,6	0,7				0,1	0,6	29,9	0,4	6,2	5,2	6,7	11,4
<b>Namangan region</b>															
01.01.2019	40,6	18,0	8,5	2,2				0,2	2,0	20,4		4,2	2,4	3,1	10,7
01.02.2019	41,3	19,0	7,5	2,1		0,0		0,1	2,0	20,1		5,3	2,3	2,6	10,0
01.03.2019	41,2	19,1	7,3	1,4		0,0	0,0	0,1	1,3	20,6		5,6	1,7	2,1	11,2
01.04.2019	42,4	19,1	8,0	1,8		0,4	0,0	0,0	1,4	21,5	0,0	5,3	1,7	1,9	12,6
<b>Samarkand region</b>															
01.01.2019	341,6	49,6	16,9	4,1	0,1	0,4	0,2	1,7	1,7	287,9	21,3	61,0	54,8	78,6	72,0
01.02.2019	357,0	57,9	17,9	3,8	0,1	0,2	0,3	1,8	1,6	295,3	16,7	59,8	56,1	73,2	89,5
01.03.2019	361,4	63,3	19,9	4,6	0,1	0,6	0,5	1,3	2,0	293,6	2,0	57,3	51,8	66,9	115,6
01.04.2019	355,3	58,3	18,4	4,6	0,1	1,1	0,2	1,0	2,2	292,5	2,1	52,4	49,6	80,9	107,5
<b>Surkhandarya region</b>															
01.01.2019	35,6	10,5	7,8	5,8	0,1	0,0	0,0	4,2	1,6	19,3	0,6	3,4	1,5	3,8	10,1
01.02.2019	39,0	11,9	9,5	5,5	0,1	0,0	0,1	3,1	2,2	21,7	0,4	2,6	1,4	2,6	14,7
01.03.2019	39,5	12,7	9,5	4,0	0,1	0,0	0,1	2,0	1,8	22,7	0,0	2,2	1,6	2,3	16,7
01.04.2019	40,9	14,1	10,8	3,4	0,1	0,0	0,1	1,1	2,1	23,4	0,1	2,2	1,5	2,5	17,0

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2019	12,1	5,1	3,9	0,1				0,0	0,1	7,0		1,6	0,8	3,5	1,1
01.02.2019	12,8	5,6	4,0	0,1		0,0		0,0	0,1	7,1	0,0	0,8	0,6	3,6	2,1
01.03.2019	12,5	5,3	3,7	0,1		0,0		0,0	0,1	7,0	0,0	0,8	0,7	3,2	2,4
01.04.2019	12,3	4,8	3,3	0,1				0,0	0,1	7,3		1,2	0,5	3,2	2,5
<b>Tashkent region</b>															
01.01.2019	172,0	36,9	24,5	2,0		0,0	0,0	1,0	1,0	133,1	1,0	37,3	18,9	26,1	49,8
01.02.2019	174,7	38,6	25,5	1,7		0,0	0,0	0,5	1,2	134,4	2,1	25,5	18,5	25,2	63,1
01.03.2019	174,7	41,7	26,4	2,1		0,5	0,1	0,2	1,4	130,9	1,9	21,6	17,5	19,8	70,0
01.04.2019	172,9	40,4	26,4	2,3		0,5	0,1	0,1	1,6	130,1	2,0	17,2	14,0	18,9	77,9
<b>Fergana region</b>															
01.01.2019	116,4	21,4	13,7	8,3	0,0		0,0	1,7	6,6	86,7	0,3	9,7	10,9	24,0	41,6
01.02.2019	128,4	31,3	16,0	8,4				1,5	6,8	88,7	0,6	8,0	10,8	18,6	50,7
01.03.2019	128,2	31,0	17,7	8,9			0,6	0,5	7,9	88,2	0,8	8,6	9,7	9,5	59,7
01.04.2019	127,8	31,3	16,7	8,0			0,8	0,3	6,9	88,5	0,5	7,6	7,9	8,4	64,1
<b>Khorezm region</b>															
01.01.2019	77,8	13,8	8,3	8,5				5,9	2,6	55,5	0,1	8,7	1,0	13,2	32,5
01.02.2019	83,5	15,0	10,5	6,4	0,0			3,3	3,1	62,0	1,5	5,5	1,1	12,3	41,7
01.03.2019	89,9	13,7	10,3	4,1			0,1	0,9	3,1	72,1	1,2	6,7	1,5	9,7	52,9
01.04.2019	94,8	18,1	13,4	2,9			0,2	0,4	2,3	73,7	0,9	6,9	1,6	7,4	56,9
<b>Tashkent</b>															
01.01.2019	4 588,9	1 278,0	702,8	50,6	3,2	0,4	0,9	25,0	21,0	3 260,4	36,4	432,1	256,5	945,9	1 589,5
01.02.2019	4 734,5	1 356,5	724,6	47,2	1,9	0,2	0,8	22,7	21,6	3 330,7	27,0	362,5	223,4	777,0	1 940,8
01.03.2019	4 774,4	1 359,1	745,4	47,1	1,9	0,1	0,8	21,5	22,9	3 368,2	38,1	318,4	200,3	648,8	2 162,6
01.04.2019	4 790,9	1 370,1	746,7	44,1	1,9	0,0	1,1	17,8	23,3	3 376,6	36,0	270,1	180,4	626,6	2 263,6

Table 5.2.12b

**Balance of foreign currency deposits of individuals in commercial banks in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2020	37,7	12,5	10,7	1,5	0,3	0,3	0,9	0,0	0,1	23,7	0,6	1,3	0,5	3,0	18,3
01.02.2020	41,4	14,8	11,1	2,1	0,0	0,4	1,2	0,3	0,1	24,6		1,7	0,8	2,4	19,5
01.03.2020	37,9	10,8	8,6	2,1		0,4	1,5	0,0	0,1	25,0		1,5	1,1	2,6	19,7
01.04.2020	40,1	11,9	10,0	3,3		0,9	2,2	0,0	0,1	24,9		1,1	1,2	1,1	21,5
<b>Andijan region</b>															
01.01.2020	160,6	29,1	16,8	26,1	0,7	0,6	1,0	0,1	23,6	105,4	1,8	6,4	4,1	4,6	88,5
01.02.2020	170,2	34,3	17,4	26,3	0,0	0,8	1,2	0,1	24,1	109,5	0,4	6,1	4,0	3,9	95,1
01.03.2020	167,6	29,3	17,7	27,7	0,0	1,0	1,8	0,1	24,7	110,6	0,8	6,3	4,2	4,8	94,6
01.04.2020	162,9	28,9	17,5	25,1	0,1	1,1	1,1	0,2	22,6	108,9	0,5	6,1	2,8	2,3	97,3
<b>Bukhara region</b>															
01.01.2020	239,4	32,7	19,1	13,7	0,2	0,9	4,5	0,2	8,0	193,0	0,7	4,3	6,1	17,4	164,4
01.02.2020	262,4	33,7	19,2	17,8	0,0	0,9	7,4	0,0	9,5	210,9	0,0	4,6	12,2	15,6	178,5
01.03.2020	263,5	34,4	19,9	20,1	0,1	1,3	9,8		9,0	209,0	0,5	4,4	12,2	14,9	177,0
01.04.2020	254,4	33,7	19,7	22,7		1,9	11,2	0,1	9,4	198,0	0,2	4,5	10,5	7,7	175,2
<b>Djizak region</b>															
01.01.2020	17,5	8,5	7,1	0,9	0,4	0,0	0,0	0,1	0,3	8,1	0,0	0,6	0,6	0,9	5,9
01.02.2020	19,4	9,3	6,4	1,6	0,3	0,7	0,2	0,1	0,3	8,5		0,6	0,6	1,2	6,0
01.03.2020	19,3	9,0	6,2	1,2		0,6	0,1	0,0	0,5	9,1		0,7	0,8	1,0	6,6
01.04.2020	18,9	8,9	6,3	1,0		0,2	0,3	0,1	0,4	9,1	0,0	0,8	0,3	0,8	7,1

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Kashkadarya region</b>															
01.01.2020	78,1	20,3	13,8	2,5	0,2	0,2	0,8		1,3	55,2	0,8	4,8	6,5	9,0	34,1
01.02.2020	80,3	19,2	12,3	2,8	0,0	0,3	1,0	0,1	1,4	58,3	0,7	4,4	6,9	8,1	38,2
01.03.2020	79,5	17,7	11,6	3,2	0,1	0,4	1,3	0,0	1,4	58,6	0,4	3,7	7,2	7,6	39,7
01.04.2020	79,7	17,5	11,8	3,6	0,3	0,4	1,3		1,6	58,6	0,1	3,6	2,4	8,3	44,2
<b>Navoi region</b>															
01.01.2020	65,1	11,5	7,5	1,9	0,0	0,2	0,5	0,0	1,1	51,7	0,8	5,9	6,6	9,0	29,5
01.02.2020	68,1	11,0	7,4	2,7	0,0	0,9	0,5	0,0	1,2	54,4	0,0	6,1	7,9	7,6	32,8
01.03.2020	68,7	10,8	7,7	2,9	0,0	0,9	0,7	0,1	1,3	55,0	0,1	6,0	8,5	8,0	32,5
01.04.2020	69,8	12,2	8,0	5,0	2,1	1,2	0,6	0,1	1,0	52,6	0,1	6,3	3,5	4,2	38,5
<b>Namangan region</b>															
01.01.2020	53,6	18,5	11,0	6,7	0,3	0,1	0,4		5,8	28,4	0,1	2,8	1,7	1,4	22,5
01.02.2020	50,4	20,1	9,7	4,2	0,2	0,2	0,6	0,0	3,2	26,0		0,7	1,9	1,3	22,1
01.03.2020	47,0	15,4	9,5	4,8	0,1	0,2	1,0	0,0	3,4	26,7		1,2	1,9	1,4	22,2
01.04.2020	46,7	13,9	9,3	4,5	0,2	0,2	0,7	0,1	3,3	28,3	0,0	1,9	1,0	1,7	23,6
<b>Samarkand region</b>															
01.01.2020	426,4	62,9	24,4	6,5	0,2	1,0	2,2	0,4	2,7	357,1	2,2	70,2	56,6	76,6	151,4
01.02.2020	451,0	73,5	26,4	8,7	0,0	1,0	4,0	0,3	3,3	368,9	0,9	78,4	27,3	74,0	188,2
01.03.2020	448,6	72,5	27,8	10,3	0,0	1,6	5,6	0,3	2,8	365,8	1,4	46,5	54,3	77,8	185,9
01.04.2020	440,2	65,7	25,9	10,7	0,4	2,3	5,0	0,3	2,8	363,7	0,6	46,2	17,5	55,3	244,2
<b>Surkhandarya region</b>															
01.01.2020	42,9	10,7	7,8	4,5	0,3	0,4	0,0	0,1	3,8	27,8	0,1	2,4	1,9	3,3	20,2
01.02.2020	44,0	11,0	8,0	4,3		0,2	0,3	0,1	3,7	28,7		2,0	2,2	3,1	21,3
01.03.2020	42,1	9,9	6,7	4,4	0,0	0,3	0,4	0,1	3,5	27,9		1,5	2,1	3,2	21,1
01.04.2020	40,1	10,0	6,8	4,4	0,0	0,4	0,5	0,1	3,4	25,6		1,0	0,9	1,3	22,4



Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2020	14,4	4,8	4,0	1,0	0,2	0,5	0,1	0,0	0,2	8,6	0,2	1,9	0,9	1,9	3,7
01.02.2020	17,0	5,3	3,8	1,8	0,0	1,0	0,4	0,0	0,3	10,0		1,4	1,2	2,3	5,1
01.03.2020	15,4	4,7	3,7	1,7	0,0	1,0	0,2	0,3	0,2	9,1	0,3	1,6	1,1	2,0	4,1
01.04.2020	15,7	5,8	4,4	1,0		0,5	0,3	0,1	0,1	9,0	0,1	1,6	0,7	0,9	5,6
<b>Tashkent region</b>															
01.01.2020	204,3	45,7	31,7	4,4	0,2	0,9	0,3	0,2	2,8	154,2	5,2	12,0	14,6	15,5	107,0
01.02.2020	218,1	47,1	33,1	5,4	0,0	1,5	1,0	0,2	2,8	165,6	5,5	11,7	15,8	16,1	116,4
01.03.2020	215,7	47,0	33,4	5,1	0,2	0,5	1,3	0,5	2,6	163,6	7,5	11,0	16,5	15,9	112,6
01.04.2020	212,1	47,9	34,8	5,2	0,1	1,1	1,6	0,0	2,4	159,0	2,8	14,8	13,1	8,7	119,6
<b>Fergana region</b>															
01.01.2020	159,1	35,4	23,2	7,3	0,7	0,2	0,4	0,2	5,8	116,4	0,6	7,0	9,6	9,5	89,7
01.02.2020	159,8	34,2	21,6	8,2	0,3	0,3	0,9	0,3	6,5	117,3	0,4	4,8	12,0	7,7	92,4
01.03.2020	158,9	31,0	19,7	8,1	0,3	0,4	0,9	0,2	6,2	119,8	0,2	3,6	12,1	8,4	95,5
01.04.2020	153,7	30,2	20,3	8,0	0,6	0,3	1,0	0,3	5,8	115,5	0,2	3,2	6,8	6,9	98,3
<b>Khorezm region</b>															
01.01.2020	153,4	18,4	12,6	7,3		0,3	0,9	0,1	6,0	127,7	1,1	6,4	4,9	4,9	110,5
01.02.2020	163,2	21,5	13,2	7,7	0,0	0,6	1,1	0,1	5,9	134,0	0,3	5,6	6,1	5,3	116,6
01.03.2020	157,4	17,2	11,1	8,2		0,4	1,6	0,1	6,1	132,0	0,2	3,4	7,3	5,2	115,9
01.04.2020	161,5	19,6	12,1	8,4		0,4	2,1	0,1	5,8	133,5	0,1	5,3	6,2	3,3	118,5
<b>Tashkent</b>															
01.01.2020	6 480,3	2 047,7	1 086,8	58,4	1,1	3,0	7,4	0,5	46,4	4 374,2	101,2	244,4	152,3	724,1	3 152,3
01.02.2020	6 599,0	2 079,1	1 095,0	70,3	0,1	3,8	11,3	0,6	54,6	4 449,6	20,4	175,5	194,7	708,9	3 350,1
01.03.2020	6 620,2	2 197,4	1 091,0	84,6	1,9	4,7	20,5	0,3	57,2	4 338,2	19,1	148,0	266,5	678,6	3 225,9
01.04.2020	6 678,1	2 126,3	1 174,3	102,4	0,6	8,8	33,1	0,6	59,2	4 449,4	10,2	140,1	169,5	509,0	3 620,5

Table 5.2.13

**Deposits attracted by commercial banks from legal entities in national currency**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>2019</b>	<b>1 277 837,7</b>	<b>1 131 847,9</b>	<b>17 361,1</b>	<b>118 757,9</b>	<b>84 092,0</b>	<b>4,1</b>	<b>7,9</b>	<b>63,3</b>	<b>34 590,5</b>	<b>27 231,9</b>	<b>2 038,8</b>	<b>2 628,4</b>	<b>6 012,0</b>	<b>4 688,8</b>	<b>11 863,9</b>
January	82 781,3	71 147,6	1 099,1	9 805,6	7 138,6	0,2	1,0	2,1	2 663,7	1 828,1	2,5	451,5	35,3	432,8	906,1
February	83 446,7	73 400,9	1 032,8	8 917,2	6 903,4	2,6	0,2	1,7	2 009,3	1 128,6	34,9	472,0	37,1	53,6	531,0
March	92 594,5	80 212,5	1 238,8	9 911,4	7 924,6		3,1	3,9	1 979,9	2 470,5	3,1	215,1	509,1	718,5	1 024,8
April	103 713,6	92 142,2	1 491,7	9 847,4	7 529,5		2,0	4,1	2 311,8	1 724,0	23,9	13,2	126,7	413,0	1 147,2
May	106 762,4	94 200,6	1 837,6	10 879,8	8 305,0		0,5	3,3	2 570,9	1 682,0	31,9	187,6	435,5	386,4	640,7
June	97 944,9	86 500,0	1 529,9	9 802,6	6 979,4			2,3	2 820,9	1 642,2	7,2	107,0	74,5	637,2	816,3
July	111 477,5	99 909,3	1 671,7	9 736,5	6 664,7	0,9		7,1	3 063,8	1 831,7	10,7	12,7	790,0	419,1	599,2
August	116 258,3	103 366,3	1 710,2	9 379,6	6 876,4			11,5	2 491,7	3 512,4	436,3	395,8	1 403,4	193,8	1 083,1
September	110 972,8	99 554,7	1 378,0	7 961,5	5 727,5			6,4	2 227,5	3 456,6	412,6	400,3	1 546,0	148,9	948,7
October	117 211,9	105 203,9	1 453,3	9 725,5	5 637,4			2,4	4 085,7	2 282,5	695,9	148,8	37,0	344,2	1 056,5
November	114 847,5	101 528,0	1 307,5	9 946,5	6 574,3		1,2	2,2	3 368,8	3 373,0	360,2	146,6	832,0	622,4	1 411,8
December	139 826,6	124 682,0	1 610,5	12 844,3	7 831,3	0,4		16,3	4 996,4	2 300,2	19,7	77,7	185,3	319,1	1 698,4
<b>Q1 2020</b>	<b>327 731,6</b>	<b>286 645,1</b>	<b>2 594,4</b>	<b>35 416,6</b>	<b>21 873,2</b>	<b>8,4</b>		<b>24,5</b>	<b>13 510,5</b>	<b>5 670,0</b>	<b>1 698,2</b>	<b>155,8</b>	<b>236,3</b>	<b>1 150,2</b>	<b>2 429,4</b>
January	108 480,4	94 694,3	879,4	12 175,5	6 953,8	8,4		5,3	5 208,0	1 610,6	303,7	17,7	92,2	392,9	804,1
February	107 362,5	93 971,6	821,4	11 264,4	7 812,5			12,2	3 439,6	2 126,5	653,5	51,0	111,3	369,2	941,6
March	111 888,8	97 979,2	893,5	11 976,7	7 106,8			6,9	4 862,9	1 932,9	741,0	87,1	32,9	388,2	683,8

Table 5.2.14

**Deposits attracted by commercial banks from legal entities in foreign currency**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>2019</b>	<b>436 856,3</b>	<b>415 144,1</b>	<b>424,6</b>	<b>973,5</b>	<b>642,4</b>	<b>3,0</b>	<b>3,2</b>	<b>12,0</b>	<b>312,8</b>	<b>20 738,7</b>	<b>50,5</b>	<b>16,3</b>	<b>11,7</b>	<b>1 944,9</b>	<b>18 715,3</b>
January	28 805,4	26 664,2	95,0	7,0	0,4		0,0		6,6	2 134,2	0,6		0,8	11,8	2 121,0
February	38 283,5	36 660,3	35,8	31,7	1,7		1,6		28,4	1 591,6	0,6			26,7	1 564,2
March	29 644,5	28 553,7	95,9	4,6	0,4				4,2	1 086,1	0,6				1 085,5
April	39 500,0	30 960,8	38,9	19,2	14,3		0,0		4,8	8 520,0				1 824,3	6 695,8
May	42 356,3	38 633,2	25,3	2,3	0,7		1,6		0,0	3 720,7	5,3	2,1		8,0	3 705,4
June	30 961,9	30 314,2	33,3	45,9	41,7	2,7			1,4	601,8	17,0	8,6	0,5	0,4	575,3
July	33 491,4	33 318,0	22,1	39,4	39,3			0,1	0,1	134,0	1,3	5,6			127,0
August	35 044,9	34 284,7	22,6	219,3	218,5				0,8	540,9	13,3			8,0	519,6
September	35 261,1	34 990,6	13,4	109,4	97,1			11,9	0,3	161,1	0,6		0,4	5,7	154,5
October	37 689,3	37 247,9	15,7	66,9	4,1	0,3			62,5	374,6	6,8		10,0	36,4	321,4
November	35 398,9	35 220,6	14,0	150,2	70,4				79,8	28,1	4,3			15,2	8,7
December	50 419,2	48 295,9	12,7	277,7	153,6				124,0	1 845,6				8,6	1 837,0
<b>Q1 2020</b>	<b>86 514,8</b>	<b>85 386,5</b>	<b>32,3</b>	<b>283,2</b>	<b>35,9</b>	<b>0,3</b>			<b>247,0</b>	<b>845,0</b>	<b>94,4</b>	<b>17,2</b>	<b>68,9</b>	<b>132,7</b>	<b>531,8</b>
January	31 076,1	30 708,8	12,1	107,9	11,9				96,1	259,4	56,9		6,8	17,8	177,9
February	27 301,3	27 095,1	11,5	89,9	11,2	0,3			78,5	116,3	4,3	12,9		1,0	98,2
March	28 137,4	27 582,7	8,7	85,3	12,9				72,5	469,3	33,3	4,3	62,1	114,0	255,7

Table 5.2.15a

**Deposits attracted by commercial banks from legal entities in national currency in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>4 687,2</b>	<b>4 181,5</b>	<b>210,9</b>	<b>432,2</b>	<b>244,9</b>			<b>0,0</b>	<b>187,4</b>	<b>73,4</b>	<b>0,1</b>	<b>31,9</b>		<b>34,9</b>	<b>6,6</b>
January	1 500,5	1 320,2	75,2	122,9	46,7			0,0	76,1	57,4		30,2		26,6	0,6
February	1 517,5	1 318,0	58,9	188,9	130,6			0,0	58,3	10,6	0,1	1,3		5,6	3,7
March	1 669,2	1 543,3	76,8	120,5	67,5				53,0	5,4		0,4		2,7	2,3
<b>Andijan region</b>	<b>6 912,4</b>	<b>6 586,1</b>	<b>194,1</b>	<b>300,0</b>	<b>260,3</b>	<b>0,3</b>		<b>0,2</b>	<b>39,2</b>	<b>26,3</b>	<b>0,9</b>	<b>3,2</b>	<b>0,4</b>	<b>8,1</b>	<b>13,7</b>
January	2 297,3	2 193,2	64,0	98,8	81,4	0,2			17,2	5,3	0,9	0,2		2,0	2,2
February	2 235,6	2 119,2	58,4	102,9	91,5	0,1		0,1	11,2	13,5	0,0	3,0	0,2	3,3	7,1
March	2 379,5	2 273,7	71,7	98,3	87,4			0,2	10,8	7,5			0,2	2,9	4,4
<b>Bukhara region</b>	<b>5 960,2</b>	<b>5 675,9</b>	<b>239,3</b>	<b>248,5</b>	<b>226,1</b>			<b>0,2</b>	<b>22,2</b>	<b>35,8</b>	<b>2,0</b>			<b>12,5</b>	<b>21,4</b>
January	1 804,3	1 716,6	77,6	77,6	65,1			0,1	12,4	10,1				8,0	2,1
February	1 936,1	1 832,9	75,2	92,2	86,6			0,1	5,5	11,1				4,0	7,1
March	2 219,8	2 126,4	86,6	78,8	74,4			0,1	4,3	14,6	2,0			0,5	12,2
<b>Djizak region</b>	<b>2 623,7</b>	<b>2 467,0</b>	<b>101,5</b>	<b>140,2</b>	<b>128,3</b>				<b>11,9</b>	<b>16,6</b>	<b>0,1</b>	<b>0,1</b>	<b>0,4</b>	<b>5,0</b>	<b>10,9</b>
January	760,5	690,5	32,9	61,9	55,1				6,9	8,1	0,0		0,4	1,6	6,1
February	806,9	770,3	29,3	33,6	30,8				2,8	3,0				2,4	0,6
March	1 056,4	1 006,2	39,3	44,7	42,5				2,2	5,5	0,1	0,1	0,0	1,1	4,2
<b>Kashkadarya region</b>	<b>6 099,6</b>	<b>5 506,4</b>	<b>251,6</b>	<b>546,0</b>	<b>517,7</b>				<b>28,3</b>	<b>47,3</b>		<b>1,1</b>		<b>8,4</b>	<b>37,8</b>
January	1 850,9	1 655,6	83,4	192,5	175,7				16,7	2,8		0,1		1,0	1,8
February	1 955,9	1 754,6	71,7	176,5	170,4				6,1	24,7		1,0		6,3	17,4
March	2 292,9	2 096,1	96,4	177,0	171,6				5,4	19,7				1,1	18,6

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>11 830,5</b>	<b>10 992,4</b>	<b>176,8</b>	<b>816,2</b>	<b>795,2</b>				<b>21,1</b>	<b>21,8</b>	<b>1,6</b>	<b>2,2</b>	<b>5,8</b>	<b>2,6</b>	<b>9,7</b>
January	3 760,1	3 452,1	59,3	303,8	289,3				14,5	4,2	1,6	0,2		0,4	2,1
February	4 026,6	3 763,0	53,7	256,8	253,3				3,5	6,7		2,0	0,7	2,3	1,8
March	4 043,8	3 777,4	63,9	255,6	252,6				3,0	10,9			5,1		5,8
<b>Namangan region</b>	<b>5 976,5</b>	<b>5 428,1</b>	<b>164,5</b>	<b>529,7</b>	<b>227,7</b>			<b>0,9</b>	<b>301,0</b>	<b>18,7</b>	<b>0,1</b>	<b>0,3</b>	<b>0,0</b>	<b>7,3</b>	<b>10,9</b>
January	1 629,9	1 529,9	47,4	92,5	74,1			0,4	18,0	7,5		0,3		3,7	3,4
February	1 765,3	1 593,2	45,8	167,5	76,2			0,5	90,9	4,6			0,0	0,9	3,7
March	2 581,3	2 305,0	71,4	269,6	77,4			0,0	192,2	6,6	0,1			2,7	3,9
<b>Samarkand region</b>	<b>10 057,2</b>	<b>9 305,8</b>	<b>156,4</b>	<b>715,0</b>	<b>375,0</b>		<b>3,4</b>	<b>0,1</b>	<b>336,5</b>	<b>36,5</b>	<b>0,2</b>	<b>0,2</b>	<b>1,7</b>	<b>7,3</b>	<b>27,1</b>
January	3 072,4	2 797,6	52,0	270,3	120,1		0,1	0,0	150,0	4,6				0,1	4,5
February	3 229,2	3 002,3	48,4	215,7	120,8		0,2	0,0	94,7	11,2			1,2	1,6	8,4
March	3 755,6	3 505,9	56,0	229,0	134,1		3,1	0,0	91,8	20,7	0,2	0,2	0,5	5,6	14,3
<b>Surkhandarya region</b>	<b>4 393,4</b>	<b>4 017,1</b>	<b>177,4</b>	<b>352,1</b>	<b>169,8</b>				<b>182,3</b>	<b>24,2</b>			<b>4,0</b>	<b>3,0</b>	<b>17,2</b>
January	1 279,5	1 156,1	57,4	117,0	53,9				63,1	6,4			1,0	0,4	5,0
February	1 451,4	1 316,6	56,9	120,6	60,0				60,7	14,1			3,0	2,1	9,0
March	1 662,5	1 544,4	63,1	114,5	56,0				58,5	3,6				0,4	3,2
<b>Syrdarya region</b>	<b>2 508,4</b>	<b>1 959,8</b>	<b>116,7</b>	<b>539,9</b>	<b>530,2</b>				<b>9,7</b>	<b>8,7</b>	<b>0,0</b>	<b>0,2</b>		<b>1,1</b>	<b>7,3</b>
January	693,4	550,7	32,3	141,3	135,9				5,5	1,4	0,0			1,1	0,2
February	754,5	605,6	35,7	145,7	143,3				2,3	3,3				0,0	3,3
March	1 060,4	803,5	48,6	252,9	250,9				1,9	4,0		0,2		0,0	3,8
<b>Tashkent region</b>	<b>12 002,2</b>	<b>10 874,2</b>	<b>284,8</b>	<b>804,3</b>	<b>681,8</b>			<b>0,1</b>	<b>122,4</b>	<b>323,8</b>	<b>0,6</b>	<b>0,7</b>	<b>0,5</b>	<b>11,9</b>	<b>310,1</b>
January	4 423,7	3 830,1	95,5	328,4	277,1			0,1	51,2	265,2	0,0			6,4	258,8
February	3 776,8	3 496,5	85,3	270,6	226,3			0,0	44,3	9,7	0,0	0,3	0,5	3,2	5,6
March	3 801,7	3 547,5	104,0	205,2	178,4			0,0	26,8	48,9	0,5	0,4		2,3	45,7

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>9 205,3</b>	<b>8 685,0</b>	<b>221,2</b>	<b>453,1</b>	<b>337,8</b>				<b>115,3</b>	<b>67,3</b>		<b>3,4</b>	<b>0,2</b>	<b>30,8</b>	<b>33,0</b>
January	2 813,5	2 655,5	73,7	138,3	105,8				32,4	19,8		2,0	0,2	12,7	4,9
February	3 015,5	2 879,0	65,3	122,3	105,7				16,6	14,2		1,3		2,2	10,7
March	3 376,3	3 150,5	82,2	192,5	126,3				66,2	33,3		0,0		15,9	17,4
<b>Khorezm region</b>	<b>3 835,0</b>	<b>3 652,5</b>	<b>123,9</b>	<b>149,8</b>	<b>131,6</b>				<b>18,1</b>	<b>32,8</b>			<b>0,8</b>	<b>17,6</b>	<b>14,4</b>
January	1 168,7	1 105,2	45,5	55,3	45,4				9,9	8,2				6,5	1,7
February	1 224,4	1 167,3	34,6	47,6	42,6				5,0	9,5			0,3	3,8	5,5
March	1 441,9	1 380,0	43,8	46,8	43,6				3,2	15,1			0,5	7,3	7,3
<b>Tashkent</b>	<b>172 730,7</b>	<b>145 429,2</b>	<b>951,5</b>	<b>22 607,4</b>	<b>17 340,2</b>	<b>2,5</b>	<b>0,9</b>	<b>6,2</b>	<b>5 257,6</b>	<b>4 694,1</b>	<b>35,0</b>	<b>1 095,6</b>	<b>567,7</b>	<b>1 054,2</b>	<b>1 941,6</b>
January	55 726,5	46 494,2	302,9	7 805,1	5 613,0		0,9	1,5	2 189,7	1 427,2	0,0	418,6	33,7	362,3	612,6
February	55 751,0	47 782,6	313,6	6 976,3	5 365,3	2,5		1,0	1 607,4	992,2	34,8	463,1	31,2	15,9	447,3
March	61 253,1	51 152,4	335,0	7 826,0	6 361,8			3,6	1 460,5	2 274,7	0,3	213,9	502,8	676,0	881,7

Table 5.2.15b

**Deposits attracted by commercial banks from legal entities in national currency in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>5 187,9</b>	<b>4 325,9</b>	<b>178,1</b>	<b>804,5</b>	<b>616,5</b>			<b>0,0</b>	<b>188,0</b>	<b>57,4</b>	<b>0,3</b>	<b>3,0</b>	<b>0,2</b>	<b>47,1</b>	<b>6,9</b>
January	1 582,0	1 295,6	59,1	280,6	203,1			0,0	77,5	5,8				3,4	2,4
February	1 675,4	1 407,3	53,0	256,9	218,6			0,0	38,3	11,1	0,3	3,0	0,1	4,4	3,4
March	1 930,5	1 623,0	65,9	267,0	194,7			0,0	72,3	40,5			0,1	39,4	1,1
<b>Andijan region</b>	<b>9 001,2</b>	<b>8 417,7</b>	<b>159,1</b>	<b>521,7</b>	<b>412,4</b>			<b>0,2</b>	<b>109,1</b>	<b>61,9</b>	<b>1,2</b>	<b>6,0</b>	<b>2,2</b>	<b>20,4</b>	<b>32,1</b>
January	3 357,2	3 107,7	55,3	216,8	155,2				61,6	32,7	0,0	6,0	2,0	15,7	9,0
February	3 069,6	2 890,2	49,2	158,7	157,2			0,2	1,3	20,8	1,2			2,7	16,9
March	2 574,4	2 419,8	54,6	146,2	100,0				46,1	8,4			0,2	2,1	6,1
<b>Bukhara region</b>	<b>6 877,5</b>	<b>6 398,4</b>	<b>160,9</b>	<b>441,2</b>	<b>363,2</b>			<b>0,7</b>	<b>77,3</b>	<b>37,9</b>		<b>0,3</b>	<b>0,8</b>	<b>13,1</b>	<b>23,8</b>
January	2 180,8	2 028,0	59,1	137,9	104,3			0,6	32,9	15,0			0,4	3,5	11,1
February	2 275,1	2 126,8	50,0	135,9	134,6			0,1	1,2	12,4		0,3		5,6	6,6
March	2 421,6	2 243,6	51,8	167,5	124,3			0,0	43,1	10,5			0,4	4,0	6,1
<b>Djizak region</b>	<b>3 018,4</b>	<b>2 736,2</b>	<b>92,6</b>	<b>259,3</b>	<b>220,7</b>			<b>0,7</b>	<b>37,9</b>	<b>22,9</b>	<b>2,3</b>			<b>1,0</b>	<b>4,5</b>
January	943,1	844,1	28,5	93,3	76,9				16,3	5,7	0,4			0,6	4,8
February	1 013,6	930,3	28,6	77,5	76,0			0,7	0,9	5,8			0,7	2,1	3,0
March	1 061,6	961,8	35,5	88,5	67,8				20,7	11,4	1,9		0,3	1,8	7,4
<b>Kashkadarya region</b>	<b>6 925,4</b>	<b>5 485,4</b>	<b>191,8</b>	<b>1 392,1</b>	<b>1 287,1</b>			<b>2,0</b>	<b>103,0</b>	<b>47,9</b>	<b>2,8</b>		<b>0,5</b>	<b>19,4</b>	<b>25,1</b>
January	2 046,0	1 610,6	62,7	421,7	375,0			2,0	44,7	13,7	2,8		0,5	4,4	6,0
February	2 296,0	1 790,4	56,1	478,1	476,2				1,9	27,5				13,2	14,3
March	2 583,4	2 084,5	73,1	492,3	435,8				56,5	6,6				1,8	4,8

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>14 347,3</b>	<b>12 471,1</b>	<b>121,7</b>	<b>1 849,6</b>	<b>1 766,3</b>				<b>83,3</b>	<b>26,6</b>			<b>1,7</b>	<b>4,8</b>	
January	4 780,9	4 201,7	43,7	564,4	527,2				37,2	14,9				0,5	14,4
February	3 807,2	3 149,5	38,8	649,5	648,4				1,1	8,2			0,5	2,3	5,4
March	5 759,1	5 119,9	39,2	635,7	590,7				45,0	3,5			1,2	2,0	0,4
<b>Namangan region</b>	<b>7 104,2</b>	<b>6 381,3</b>	<b>116,2</b>	<b>699,5</b>	<b>542,9</b>			<b>3,9</b>	<b>152,7</b>	<b>23,4</b>		<b>3,1</b>	<b>0,3</b>	<b>4,9</b>	<b>15,1</b>
January	2 205,2	2 004,3	37,9	197,7	137,3			0,3	60,1	3,2			0,1	1,0	2,2
February	2 560,3	2 333,0	41,6	214,1	192,8			0,0	21,3	13,3		3,0	0,2	3,1	7,0
March	2 338,7	2 044,0	36,7	287,8	212,9			3,6	71,4	6,9		0,1	0,1	0,8	5,9
<b>Samarkand region</b>	<b>12 176,8</b>	<b>11 308,1</b>	<b>110,7</b>	<b>789,1</b>	<b>579,5</b>			<b>0,2</b>	<b>209,4</b>	<b>79,6</b>	<b>2,1</b>	<b>2,7</b>	<b>20,5</b>	<b>20,3</b>	<b>34,0</b>
January	3 784,8	3 479,1	38,9	287,6	218,2			0,1	69,3	18,1	0,1	0,8	0,2	3,0	14,0
February	4 249,6	3 985,0	36,5	233,4	199,4			0,1	34,0	31,2	1,2	1,4		13,5	15,0
March	4 142,4	3 844,0	35,3	268,1	161,9			0,0	106,2	30,3	0,8	0,4	20,3	3,8	5,0
<b>Surkhandarya region</b>	<b>4 409,5</b>	<b>3 874,3</b>	<b>105,8</b>	<b>502,3</b>	<b>277,7</b>				<b>224,6</b>	<b>32,9</b>	<b>0,0</b>	<b>0,2</b>	<b>6,7</b>	<b>12,6</b>	<b>13,5</b>
January	1 360,9	1 209,7	36,5	137,6	90,4				47,2	13,6			6,0	1,7	5,9
February	1 468,2	1 298,8	33,6	160,5	88,1				72,4	9,0		0,1	0,7	2,7	5,5
March	1 580,4	1 365,8	35,7	204,2	99,1				105,0	10,4	0,0	0,1		8,2	2,1
<b>Syrdarya region</b>	<b>3 207,0</b>	<b>2 106,7</b>	<b>116,0</b>	<b>1 086,6</b>	<b>1 057,4</b>				<b>29,2</b>	<b>13,7</b>	<b>0,0</b>			<b>2,1</b>	<b>11,6</b>
January	1 089,7	703,1	34,0	382,0	369,4				12,6	4,6	0,0				4,6
February	1 061,4	684,0	39,6	373,9	373,2				0,7	3,5				1,2	2,3
March	1 056,0	719,6	42,4	330,7	314,9				15,9	5,7				0,9	4,8
<b>Tashkent region</b>	<b>15 994,4</b>	<b>13 774,1</b>	<b>203,7</b>	<b>2 074,9</b>	<b>1 910,6</b>			<b>9,5</b>	<b>154,7</b>	<b>145,4</b>	<b>0,9</b>	<b>1,2</b>	<b>1,9</b>	<b>18,6</b>	<b>122,8</b>
January	5 243,1	4 445,8	71,5	759,5	685,1				74,4	37,8	0,4	0,7	0,3	3,5	33,0
February	5 445,1	4 760,6	59,8	634,0	621,1			9,5	3,4	50,5	0,1		1,1	4,1	45,3
March	5 306,1	4 567,7	72,4	681,3	604,4				76,9	57,1	0,5	0,5	0,5	11,0	44,5



Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>12 424,8</b>	<b>11 444,0</b>	<b>163,8</b>	<b>867,0</b>	<b>607,8</b>			<b>1,8</b>	<b>257,4</b>	<b>113,8</b>	<b>1,2</b>	<b>1,5</b>	<b>8,3</b>	<b>45,2</b>	<b>57,6</b>
January	3 831,4	3 459,3	54,7	316,7	203,2			0,3	113,2	55,4		1,5	3,2	14,1	36,6
February	4 079,8	3 781,1	50,2	257,0	213,7			0,0	43,2	41,7			1,3	25,5	14,9
March	4 513,6	4 203,6	58,9	293,3	190,9			1,5	101,0	16,7	1,2		3,8	5,6	6,2
<b>Khorezm region</b>	<b>4 616,3</b>	<b>4 303,2</b>	<b>76,2</b>	<b>286,9</b>	<b>232,9</b>				<b>54,0</b>	<b>26,2</b>	<b>0,9</b>	<b>1,0</b>	<b>0,7</b>	<b>8,3</b>	<b>15,3</b>
January	1 470,3	1 351,4	26,1	108,7	85,8				22,9	10,2		0,5		6,4	3,3
February	1 583,4	1 494,8	26,5	81,5	80,5				1,1	7,2	0,7	0,5	0,6	1,0	4,3
March	1 562,6	1 457,0	23,6	96,7	66,7				30,1	8,8	0,2		0,1	0,9	7,7
<b>Tashkent</b>	<b>222 441,1</b>	<b>193 618,8</b>	<b>797,5</b>	<b>23 842,0</b>	<b>11 998,2</b>	<b>8,4</b>		<b>5,6</b>	<b>11 829,8</b>	<b>4 980,3</b>	<b>1 686,5</b>	<b>137,0</b>	<b>191,6</b>	<b>929,1</b>	<b>2 036,1</b>
January	74 605,0	64 954,0	271,2	8 271,1	3 722,7	8,4		2,0	4 538,0	1 379,9	300,0	8,2	79,6	335,2	656,9
February	72 777,6	63 339,9	257,9	7 553,4	4 332,7			1,8	3 218,9	1 884,3	650,0	42,8	106,0	287,8	797,6
March	75 058,5	65 324,8	268,4	8 017,5	3 942,8			1,9	4 072,8	1 716,2	736,4	86,0	6,0	306,1	581,7





Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>1 548,9</b>	<b>1 512,9</b>	<b>9,1</b>							<b>36,0</b>				<b>26,4</b>	<b>9,7</b>
January	522,8	522,8	7,1												
February	538,2	503,4	1,1							34,8				26,4	8,4
March	488,0	486,7	0,9							1,3					1,3
<b>Khorezm region</b>	<b>527,7</b>	<b>524,3</b>	<b>3,5</b>							<b>3,4</b>				<b>3,4</b>	
January	242,0	238,6	2,4							3,4				3,4	
February	144,1	144,1	0,5												
March	141,6	141,6	0,6												
<b>Tashkent</b>	<b>83 295,1</b>	<b>78 691,0</b>	<b>180,6</b>	<b>43,1</b>	<b>2,5</b>		<b>1,6</b>		<b>39,0</b>	<b>4 561,0</b>	<b>1,9</b>		<b>0,8</b>	<b>8,7</b>	<b>4 549,5</b>
January	23 762,2	21 770,7	60,8	6,8	0,4		0,0		6,4	1 984,7	0,6		0,8	8,4	1 974,8
February	34 213,4	32 634,2	29,3	31,7	1,7		1,6		28,4	1 547,5	0,6			0,3	1 546,6
March	25 319,4	24 286,1	90,5	4,6	0,4				4,2	1 028,8	0,6				1 028,1

Table 5.2.16b

**Deposits attracted by commercial banks from legal entities in foreign currency in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>	<b>378,8</b>	<b>378,8</b>	<b>0,3</b>												
January	141,7	141,7	0,0												
February	101,5	101,5	0,2												
March	135,7	135,7	0,1												
<b>Andijan region</b>	<b>1 431,7</b>														
January	510,7	510,7	0,3												
February	548,3	547,8	0,1							0,5				0,5	
March	372,7	372,7	0,1												
<b>Bukhara region</b>	<b>1 754,7</b>	<b>1 726,1</b>	<b>0,4</b>	<b>18,1</b>					<b>18,1</b>	<b>10,5</b>				<b>9,6</b>	<b>1,0</b>
January	501,5	492,0	0,1							9,6				9,6	
February	497,7	484,4	0,2	12,4					12,4	1,0					1,0
March	755,5	749,7	0,1	5,7					5,7						
<b>Djizak region</b>	<b>345,5</b>	<b>345,5</b>	<b>0,0</b>												
January	124,0	124,0	0,0												
February	78,5	78,5													
March	143,1	143,1	0,0												
<b>Kashkadarya region</b>	<b>625,5</b>	<b>613,5</b>	<b>0,4</b>	<b>11,9</b>					<b>11,9</b>						
January	274,8	274,8	0,4												
February	156,5	156,5													
March	194,1	182,2		11,9					11,9						

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Navoi region</b>	<b>623,8</b>	<b>623,8</b>	<b>0,6</b>												
January	154,6	154,6	0,2												
February	258,8	258,8	0,2												
March	210,4	210,4	0,2												
<b>Namangan region</b>	<b>1 536,6</b>	<b>1 497,9</b>	<b>2,2</b>	<b>23,5</b>					<b>23,5</b>	<b>15,3</b>			<b>14,3</b>		<b>1,0</b>
January	622,9	599,4	0,7	23,5					23,5						
February	500,5	500,5	1,2												
March	413,2	397,9	0,3							15,3			14,3		1,0
<b>Samarkand region</b>	<b>2 671,3</b>	<b>2 666,1</b>	<b>0,2</b>							<b>5,3</b>				<b>0,5</b>	<b>4,8</b>
January	795,1	790,4	0,0							4,8					4,8
February	1 046,0	1 045,5	0,1							0,5				0,5	
March	830,2	830,2	0,1												
<b>Surkhandarya region</b>	<b>271,6</b>	<b>271,6</b>	<b>0,2</b>												
January	111,2	111,2	0,1												
February	88,1	88,1	0,0												
March	72,3	72,3	0,1												
<b>Syrdarya region</b>	<b>239,5</b>	<b>237,6</b>	<b>0,0</b>							<b>1,9</b>					<b>1,9</b>
January	96,9	95,0								1,9					1,9
February	69,6	69,6													
March	72,9	72,9	0,0												
<b>Tashkent region</b>	<b>3 513,8</b>	<b>3 496,2</b>	<b>0,8</b>	<b>0,3</b>		<b>0,3</b>				<b>17,3</b>				<b>2,5</b>	<b>14,8</b>
January	1 200,9	1 195,2	0,2							5,7				2,5	3,2
February	1 271,9	1 271,6	0,3	0,3		0,3									
March	1 041,1	1 029,4	0,2							11,7					11,7

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Fergana region</b>	<b>2 090,0</b>	<b>2 034,3</b>	<b>0,2</b>	<b>54,4</b>					<b>54,4</b>	<b>1,3</b>			<b>0,1</b>		<b>1,2</b>
January	639,5	629,8	0,1	9,6					9,6	0,1			0,1		
February	706,7	676,9	0,1	28,6					28,6	1,2					1,2
March	743,8	727,6	0,0	16,2					16,2						
<b>Khorezm region</b>	<b>565,9</b>	<b>565,2</b>	<b>2,4</b>							<b>0,7</b>					<b>0,7</b>
January	151,9	151,9	0,9												
February	198,6	198,6	0,6												
March	215,4	214,7	0,9							0,7					0,7
<b>Tashkent</b>	<b>70 466,1</b>	<b>69 498,9</b>	<b>23,9</b>	<b>175,0</b>	<b>35,9</b>				<b>139,1</b>	<b>792,3</b>	<b>94,4</b>	<b>17,2</b>	<b>54,5</b>	<b>119,7</b>	<b>506,5</b>
January	25 750,4	25 438,2	9,0	74,9	11,9				63,0	237,3	56,9		6,7	5,7	168,1
February	21 778,7	21 616,8	8,5	48,7	11,2				37,5	113,2	4,3	12,9			96,0
March	22 937,0	22 443,9	6,4	51,4	12,9				38,6	441,7	33,3	4,3	47,8	114,0	242,4

Table 5.2.17

**Balance of national currency deposits of legal entities in commercial banks**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2019	34 422,9	16 508,2	309,9	5 371,1	535,6	0,1	2,6	387,3	4 445,7	12 543,5	14,7	224,7	862,3	1 927,1	9 514,6
01.02.2019	33 363,6	14 345,8	206,2	5 485,0	513,4	0,0	3,5	385,4	4 582,7	13 532,8	11,6	649,7	456,4	2 169,3	10 245,8
01.03.2019	33 379,0	14 065,7	190,3	5 362,6	398,2	2,6	3,7	366,5	4 591,6	13 950,7	45,1	1 019,1	405,9	2 083,4	10 397,2
01.04.2019	35 236,0	15 138,7	169,1	5 419,7	434,5	2,6	6,8	360,2	4 615,6	14 677,7	12,8	559,5	810,2	2 668,9	10 626,3
01.05.2019	35 934,2	15 657,6	216,8	5 541,4	405,1	0,6	6,3	360,8	4 768,7	14 735,3	35,5	221,0	852,8	2 594,2	11 031,8
01.06.2019	37 418,8	16 308,6	270,9	5 815,7	663,2	0,0	2,6	360,8	4 789,0	15 294,6	29,7	221,6	1 145,3	2 855,2	11 042,9
01.07.2019	37 490,1	16 237,8	187,1	5 717,3	364,3		231,7	89,2	5 032,1	15 535,1	34,7	291,8	955,2	3 317,7	10 935,7
01.08.2019	38 747,6	16 666,2	238,2	5 871,3	660,3	0,9	230,9	12,0	4 967,3	16 210,1	30,5	253,4	1 552,0	3 448,4	10 925,8
01.09.2019	39 114,3	15 146,9	258,5	6 086,7	820,0		0,9	21,4	5 244,4	17 880,7	438,1	638,7	2 784,7	3 264,1	10 755,2
01.10.2019	41 440,6	16 694,8	212,4	5 730,7	469,3		0,4	20,1	5 240,9	19 015,1	442,4	920,9	3 720,7	3 275,1	10 656,0
01.11.2019	41 247,5	16 729,3	201,0	5 802,1	548,9			17,2	5 236,0	18 716,2	697,9	481,0	3 723,4	3 274,8	10 539,0
01.12.2019	40 708,5	16 051,9	192,5	5 806,3	641,3		1,2	15,4	5 148,3	18 850,4	366,0	441,5	3 969,4	3 211,0	10 862,5
01.01.2020	38 120,7	16 038,7	326,0	6 135,6	633,3	0,4	1,1	20,4	5 480,4	15 946,3	26,0	386,3	2 299,6	2 166,5	11 068,0
01.02.2020	38 651,9	16 390,9	190,2	6 745,5	697,2	8,5	0,8	18,8	6 020,3	15 515,5	335,3	350,2	1 522,6	2 475,3	10 832,0
01.03.2020	38 431,6	15 953,5	186,6	6 494,5	505,3		0,8	23,1	5 965,3	15 983,6	666,7	254,9	1 266,4	2 680,9	11 114,7
01.04.2020	37 137,9	16 118,1	184,4	6 404,2	426,6		0,5	29,1	5 948,0	14 615,6	754,7	197,3	475,7	2 424,0	10 763,9



Table 5.2.18

**Balance of foreign currency deposits of legal entities in commercial banks**  
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2019	20 874,1	15 321,7	37,0	687,0	53,1		1,7	2,7	629,5	4 865,4	3,5		0,8	139,4	4 721,7
01.02.2019	22 682,8	16 293,2	29,2	630,9	9,2		1,7	2,7	617,4	5 758,7	4,1		0,8	148,0	5 605,7
01.03.2019	23 025,4	16 202,2	25,0	641,7	10,7		3,3	2,7	625,0	6 181,5	4,9		0,8	171,3	6 004,4
01.04.2019	20 784,2	15 871,8	25,2	619,4	11,1		3,3	2,7	602,4	4 292,9	5,0		0,8	163,7	4 123,4
01.05.2019	29 253,6	17 029,2	26,0	628,0	25,5		1,6	2,7	598,2	11 596,4	4,9		0,8	1 989,7	9 601,0
01.06.2019	30 528,8	18 103,5	23,1	594,8	574,5		3,2		17,0	11 830,5	10,2	2,1	0,8	1 996,3	9 821,1
01.07.2019	29 191,1	16 876,4	22,5	599,8	581,4	2,7	3,2		12,4	11 714,8	22,6	8,6	0,5	1 979,9	9 703,3
01.08.2019	30 208,2	18 652,1	22,6	630,0	611,9	2,8	3,3	0,1	12,0	10 926,2	6,8	0,0	0,5	1 992,5	8 926,4
01.09.2019	32 383,9	19 853,7	25,9	713,5	698,8		1,8	0,1	12,9	11 816,8	15,8	0,0	0,5	108,7	11 691,7
01.10.2019	30 682,3	18 069,7	25,5	692,3	667,0		0,3	12,0	13,0	11 920,4	16,1		1,4	114,0	11 788,9
01.11.2019	31 863,8	19 132,8	23,9	682,6	487,6	0,3		12,0	182,7	12 048,4	22,9		11,1	150,4	11 864,0
01.12.2019	30 865,9	18 101,9	24,8	739,1	492,8	0,3		12,1	234,0	12 024,8	20,4		10,6	165,4	11 828,5
01.01.2020	31 836,0	17 624,6	23,5	806,0	462,7	0,3		12,1	330,9	13 405,5	16,3		10,1	171,9	13 207,2
01.02.2020	32 132,7	17 783,5	24,6	712,6	432,6			12,2	267,9	13 636,6	72,9		6,8	182,9	13 374,0
01.03.2020	30 906,6	16 735,6	23,2	767,0	424,6	0,3		12,1	330,0	13 404,1	72,2	12,9	6,8	170,0	13 142,1
01.04.2020	30 370,6	16 090,0	23,1	631,8	22,3	0,3		12,1	597,0	13 648,9	49,3	4,8	68,8	279,4	13 246,6

Table 5.2.19a

**Balance of national currency deposits of legal entities in commercial banks in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2019	604,1	314,9	30,7	177,7	7,2				170,5	111,6			0,0	39,1	72,4
01.02.2019	608,6	259,7	14,8	186,1	12,9				173,2	162,8		30,2	0,0	58,7	73,9
01.03.2019	593,4	239,1	12,1	188,7	16,2				172,6	165,6	0,1	31,5	0,0	56,8	77,3
01.04.2019	614,1	261,6	12,6	184,3	11,0				173,3	168,2		31,8	0,0	57,2	79,2
<b>Andijan region</b>															
01.01.2019	819,2	322,7	21,1	228,8	3,8	0,0		3,6	221,4	267,8		1,3		48,4	218,1
01.02.2019	769,2	268,1	10,6	232,0	1,6	0,0		3,6	226,9	269,1	0,9	0,4		47,6	220,2
01.03.2019	737,2	228,2	8,2	237,0	2,5	2,1		0,4	232,1	272,0		3,3	6,3	39,8	222,5
01.04.2019	744,2	241,9	7,1	235,6	0,8	2,0		0,4	232,3	266,8		3,1	5,5	36,0	222,1
<b>Bukhara region</b>															
01.01.2019	767,4	375,7	23,7	206,3	4,8			0,0	201,4	185,4		0,1	13,5	65,2	106,6
01.02.2019	699,3	305,5	14,9	208,9	7,6			0,0	201,2	184,9		0,2	8,7	61,7	114,4
01.03.2019	684,1	286,8	13,8	210,0	8,0			0,0	202,0	187,3		0,1	4,2	65,4	117,6
01.04.2019	715,7	304,8	12,8	216,2	13,7			0,0	202,5	194,6		0,1	3,3	62,9	128,4
<b>Djizak region</b>															
01.01.2019	373,2	165,7	8,5	95,2	3,0				92,2	112,2		0,1	0,3	25,7	86,1
01.02.2019	326,1	111,9	5,2	96,4	1,8				94,6	117,7	0,0	0,1	0,7	25,7	91,2
01.03.2019	345,1	139,7	4,9	96,4	1,4				95,0	109,0	0,0		0,7	15,9	92,4
01.04.2019	408,3	199,4	4,4	97,8	2,8				95,1	111,0	0,1	0,1	0,3	16,6	94,0

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Kashkadarya region</b>															
01.01.2019	866,5	399,9	23,1	279,9	15,1				264,8	186,7	0,0		30,0	32,3	124,4
01.02.2019	770,6	300,7	14,5	287,5	18,4				269,2	182,4	0,0	0,1	25,8	30,1	126,4
01.03.2019	760,9	276,9	13,5	283,3	13,3				270,0	200,6	0,0	1,1	25,5	35,2	138,9
01.04.2019	770,1	302,7	11,9	283,0	12,3				270,7	184,3	0,0	1,1		35,3	148,0
<b>Navoi region</b>															
01.01.2019	742,3	282,2	14,9	223,8	2,8				220,9	236,4		1,1	24,4	20,4	190,6
01.02.2019	916,2	471,2	9,7	230,0	4,0				226,0	214,9	1,6	0,2	2,6	17,7	192,9
01.03.2019	926,8	478,3	8,1	232,0	5,9				226,1	216,5		2,2	1,0	15,2	198,2
01.04.2019	702,6	247,4	7,0	229,9	4,0				225,9	225,4		2,2	5,8	14,2	203,2
<b>Namangan region</b>															
01.01.2019	540,9	269,2	14,9	168,7	6,1			0,0	162,7	103,0	0,1	0,5	6,9	19,7	75,7
01.02.2019	474,8	197,6	9,3	171,1	4,4			0,4	166,3	106,1	0,1	0,8	4,6	21,1	79,6
01.03.2019	522,1	239,8	7,2	174,3	6,9			0,5	166,9	108,0	0,1	0,3	4,5	21,3	81,7
01.04.2019	672,9	381,9	8,2	181,1	2,7			0,3	178,0	109,9	0,2	0,3	4,0	22,2	83,2
<b>Samarkand region</b>															
01.01.2019	1 161,8	585,2	19,8	308,2	25,8		2,5	0,0	279,9	268,3	2,3	1,8	10,6	50,5	203,2
01.02.2019	987,6	446,4	12,7	297,1	16,4		2,6	0,0	278,1	244,1	0,3	1,5	7,2	41,7	193,3
01.03.2019	1 005,9	479,2	12,4	276,9	21,2		2,8	0,0	252,9	249,8	0,3	0,5	8,5	40,0	200,5
01.04.2019	1 105,9	560,1	11,3	279,8	25,3		5,9	0,0	248,6	266,0	0,4	0,5	9,2	45,3	210,6
<b>Surkhandarya region</b>															
01.01.2019	530,7	223,4	14,3	161,6	3,0				158,6	145,7		1,0	7,9	34,3	102,5
01.02.2019	493,1	179,0	9,6	165,2	3,0				162,2	148,8		1,0	6,7	34,2	106,9
01.03.2019	510,1	186,8	8,7	165,9	2,0				164,0	157,3			6,6	35,7	115,1
01.04.2019	495,0	197,0	7,1	165,5	1,9				163,5	132,5			5,6	36,4	90,5

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2019	312,1	144,8	9,6	82,4	8,9				73,4	85,0			0,0	8,5	76,5
01.02.2019	286,3	115,9	5,9	87,0	12,1				74,9	83,4			0,0	8,8	74,6
01.03.2019	277,4	110,0	5,8	82,4	7,5				74,9	85,0				7,4	77,6
01.04.2019	283,0	114,7	4,6	81,6	6,6				75,0	86,8		0,2	1,0	5,8	79,8
<b>Tashkent region</b>															
01.01.2019	1 372,2	671,3	22,5	414,5	9,2				405,3	286,4		0,8	10,2	81,5	193,9
01.02.2019	1 684,6	701,7	15,0	443,4	8,2			0,1	435,2	539,4		0,5	10,2	79,8	449,0
01.03.2019	1 512,5	564,2	14,7	440,4	5,7			0,1	434,6	507,9	0,0	0,8	5,5	62,7	438,9
01.04.2019	1 590,1	597,9	11,8	456,1	5,3			0,1	450,7	536,1		0,9	0,5	57,6	477,1
<b>Fergana region</b>															
01.01.2019	1 081,9	486,0	19,8	280,6	6,0			8,0	266,7	315,3		3,1	13,2	130,7	168,4
01.02.2019	909,1	352,1	13,9	285,9	5,9			8,0	272,0	271,2		4,9	6,2	70,0	190,0
01.03.2019	929,8	365,5	10,8	286,3	5,5			8,0	272,8	278,0		3,5	3,0	62,1	209,5
01.04.2019	1 008,8	443,7	8,4	286,6	13,5				273,0	278,5		3,1		69,7	205,6
<b>Khorezm region</b>															
01.01.2019	779,5	488,1	13,9	144,1	8,4			0,3	135,5	147,3		1,1	0,4	25,5	120,3
01.02.2019	610,5	309,9	10,3	146,9	8,7			0,3	137,9	153,7		0,1	0,1	26,6	126,9
01.03.2019	597,3	297,4	8,3	147,3	8,2			0,3	138,7	152,7		0,1	0,4	23,5	128,7
01.04.2019	607,2	299,8	6,9	143,4	4,3			0,3	138,9	163,9			0,9	28,5	134,5
<b>Tashkent</b>															
01.01.2019	24 470,9	11 779,1	73,3	2 599,4	431,5	0,0	0,1	375,4	1 792,4	10 092,4	12,4	214,0	744,9	1 345,3	7 775,8
01.02.2019	23 827,6	10 326,1	60,0	2 647,5	408,5	0,0	0,9	373,0	1 865,1	10 854,1	8,8	609,8	383,5	1 645,5	8 206,5
01.03.2019	23 976,6	10 173,8	61,8	2 541,7	294,0	0,6	0,9	357,2	1 889,0	11 261,1	44,7	976,0	339,7	1 602,5	8 298,3
01.04.2019	25 518,2	10 985,7	55,0	2 578,9	330,4	0,6	0,9	359,1	1 888,0	11 953,6	12,0	516,2	774,1	2 181,0	8 470,2

Table 5.2.19b

**Balance of national currency deposits of legal entities in commercial banks in the first quarter of 2020**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2020	621,7	250,4	19,1	199,5	11,4			0,0	188,1	171,9	1,0	0,4	1,4	69,2	99,9
01.02.2020	601,7	187,4	9,4	245,9	32,1			0,0	213,7	168,5	1,0		1,4	71,9	94,2
01.03.2020	652,8	235,9	10,7	246,2	32,0			0,0	214,2	170,7		3,0	0,9	75,5	91,3
01.04.2020	688,6	243,7	11,0	248,8	28,2			0,6	220,0	196,1	0,4	2,6	1,2	106,0	85,9
<b>Andijan region</b>															
01.01.2020	840,2	368,8	19,2	258,8	1,0	0,4		0,4	257,1	212,6			3,7	57,7	151,3
01.02.2020	809,8	258,1	9,8	320,3	3,1	0,1		0,0	317,1	231,4		7,7	5,8	69,7	148,2
01.03.2020	784,9	264,7	9,3	290,9	0,8			0,2	289,9	229,3	1,4	6,8	5,2	61,8	154,1
01.04.2020	732,6	223,1	8,9	298,9	1,0			0,2	297,8	210,6		4,0	4,7	48,1	153,8
<b>Bukhara region</b>															
01.01.2020	869,7	383,2	22,1	240,9	24,2			0,0	216,6	245,7		10,0	2,0	52,9	180,9
01.02.2020	821,2	306,5	11,9	273,3	24,8			0,5	248,0	241,4	2,5	2,5	3,8	54,0	178,6
01.03.2020	787,7	278,1	12,7	269,2	20,9			0,5	247,8	240,3	1,0	1,3	3,0	58,3	176,7
01.04.2020	803,1	309,2	11,3	270,2	12,5			0,5	257,2	223,7	3,6	0,3	1,8	48,7	169,4
<b>Djizak region</b>															
01.01.2020	454,2	199,0	12,3	105,3	2,2				103,1	149,9	2,4	0,4	0,1	23,0	124,1
01.02.2020	416,6	158,2	6,8	120,3	1,5				118,8	138,1	3,0	1,7	0,7	21,5	111,2
01.03.2020	394,2	145,9	6,5	120,4	1,3				119,1	127,9		1,4	1,1	22,4	103,0
01.04.2020	392,2	147,2	6,7	125,8	1,8				124,0	119,2	1,8	0,4	1,1	21,8	94,1

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Kashkadarya region</b>															
01.01.2020	824,7	312,3	27,4	311,5	17,2				294,3	200,9	0,0	0,1		48,1	152,6
01.02.2020	832,0	268,7	15,7	365,9	26,6			2,0	337,4	197,3	3,3	0,1	0,5	52,5	140,9
01.03.2020	776,4	225,8	16,0	354,6	15,5			2,0	337,0	196,1	0,0	0,1	0,5	53,2	142,2
01.04.2020	827,1	247,1	15,4	395,5	45,3			2,0	348,2	184,5	0,0		0,6	53,9	130,0
<b>Navoi region</b>															
01.01.2020	891,6	463,9	13,9	254,9	12,4				242,5	172,8			2,3	30,4	140,1
01.02.2020	1 476,4	985,8	7,1	307,4	29,5				277,9	183,2	2,5		0,9	30,5	149,3
01.03.2020	1 057,6	555,0	6,5	326,0	47,6			0,7	277,7	176,6		2,5	1,1	31,3	141,7
01.04.2020	1 468,8	1 000,6	6,4	307,9	22,6			0,7	284,6	160,3			2,1	24,3	134,0
<b>Namangan region</b>															
01.01.2020	600,5	288,3	16,1	187,9	0,8			4,6	182,5	124,3	0,6	0,0	1,3	28,6	93,8
01.02.2020	553,1	223,0	6,7	210,4	0,8			1,1	208,5	119,7	4,0	1,5	0,3	26,6	87,2
01.03.2020	579,4	246,6	7,3	212,9	1,8			0,9	210,1	119,9	1,5	2,3	0,8	28,8	86,5
01.04.2020	555,0	216,6	6,1	221,2	1,5			3,8	215,8	117,3		2,4	1,2	24,8	88,9
<b>Samarkand region</b>															
01.01.2020	1 452,7	763,4	18,6	294,3	22,7			0,0	271,6	395,1	0,0	41,2	27,5	70,4	256,0
01.02.2020	1 343,0	612,3	11,9	336,8	27,3			0,0	309,4	393,9	0,1	42,0	29,7	72,4	249,7
01.03.2020	1 292,7	569,8	11,2	332,4	20,6			0,0	311,7	390,5	0,3	44,6	27,7	89,6	228,4
01.04.2020	1 268,7	553,3	10,3	348,7	12,4		0,5	0,7	335,1	366,7	0,9	23,0	41,3	98,4	203,1
<b>Surkhandarya region</b>															
01.01.2020	558,2	211,8	13,3	177,0	1,5				175,5	169,5		0,1	17,4	45,2	106,7
01.02.2020	530,1	156,7	7,0	204,6	3,9				200,7	168,7	0,8	0,2	23,7	42,5	101,6
01.03.2020	524,1	147,7	7,1	206,9	5,7				201,2	169,5		1,4	23,0	44,3	100,8
01.04.2020	547,3	157,4	5,9	217,5	9,8				207,6	172,4	0,0	0,2	22,3	46,8	103,1

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2020	392,6	160,6	20,9	112,5	30,7				81,8	119,5		0,6		10,1	108,9
01.02.2020	350,6	103,0	5,5	125,1	31,4				93,7	122,5	0,0	0,6		10,6	111,4
01.03.2020	358,0	114,1	6,1	124,4	30,8				93,6	119,4		0,6	1,5	10,9	106,5
01.04.2020	352,5	117,0	6,5	124,7	28,0				96,7	110,8				11,6	99,2
<b>Tashkent region</b>															
01.01.2020	1 716,5	895,2	22,3	495,9	14,7				481,1	325,4		2,1	0,2	79,2	243,8
01.02.2020	1 709,3	836,5	13,2	555,5	14,3				541,2	317,3	0,5	3,3	0,5	79,5	233,4
01.03.2020	1 713,0	837,1	12,2	531,3	6,9			4,7	519,7	344,5	0,2	2,1	1,9	69,8	270,5
01.04.2020	1 576,2	662,2	13,7	538,3	6,4			4,5	527,3	375,7	0,5	1,1	0,8	78,0	295,4
<b>Fergana region</b>															
01.01.2020	1 104,2	481,2	18,7	321,1	6,2			0,3	314,6	301,9		0,3	5,7	49,8	246,1
01.02.2020	1 052,8	425,9	11,5	354,4	5,8			0,3	348,3	272,5	2,0	3,5	6,3	74,2	186,6
01.03.2020	1 023,0	378,3	10,1	351,4	4,2			0,3	346,9	293,3	1,0	0,7	2,0	97,4	192,1
01.04.2020	1 076,5	404,1	9,5	384,5	5,5			1,3	377,6	287,9	1,2		5,3	89,8	191,6
<b>Khorezm region</b>															
01.01.2020	667,7	295,8	10,4	160,1	8,4				151,7	211,8			13,6	47,6	150,6
01.02.2020	634,0	241,0	7,1	181,0	8,5				172,6	211,9	1,4	1,5	11,1	53,6	144,2
01.03.2020	607,6	218,8	6,3	176,7	5,2				171,4	212,1	0,7	2,6	1,3	55,7	151,8
01.04.2020	628,4	235,7	5,0	182,0	3,5				178,5	210,6	1,7	1,0	0,1	52,4	155,4
<b>Tashkent</b>															
01.01.2020	27 126,1	10 965,0	91,5	3 016,0	479,9		1,1	15,1	2 519,8	13 145,1	22,0	331,1	2 224,4	1 554,2	9 013,3
01.02.2020	27 521,3	11 627,6	66,3	3 144,5	487,6	8,4	0,8	14,9	2 632,9	12 749,1	314,2	285,7	1 437,9	1 815,8	8 895,5
01.03.2020	27 880,2	11 735,7	64,5	2 951,2	311,7		0,8	13,8	2 624,8	13 193,3	660,6	185,7	1 196,4	1 981,7	9 169,0
01.04.2020	26 220,8	11 600,6	67,7	2 740,4	247,9			14,9	2 477,6	11 879,7	744,6	162,5	393,3	1 719,4	8 860,1

Table 5.2.20a

**Balance of foreign currency deposits of legal entities in commercial banks in the first quarter of 2019**  
(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2019	54,3	54,3	0,7	0,0	0,0										
01.02.2019	63,7	63,7	0,3	0,0	0,0										
01.03.2019	37,0	37,0	0,2	0,0	0,0										
01.04.2019	45,6	45,6	0,3	0,0	0,0										
<b>Andijan region</b>															
01.01.2019	186,6	102,8	1,1							83,8					83,8
01.02.2019	185,2	100,7	1,1							84,5					84,5
01.03.2019	169,6	76,5	1,2							93,1			0,0		93,1
01.04.2019	209,0	65,7	1,0							143,3					143,3
<b>Bukhara region</b>															
01.01.2019	83,5	75,7	0,6	0,2	0,0				0,2	7,6				0,8	6,8
01.02.2019	80,7	72,8	0,8	0,2	0,0				0,2	7,7				0,8	6,9
01.03.2019	114,0	106,3	0,5	0,0	0,0					7,7				0,8	6,9
01.04.2019	103,3	95,6	0,5	0,0	0,0					7,7				0,8	6,9
<b>Djizak region</b>															
01.01.2019	59,5	54,6	0,1	0,8	0,8					4,2					4,2
01.02.2019	64,5	59,5	0,1	0,8	0,8					4,2					4,2
01.03.2019	54,8	49,9	0,1	0,8	0,8					4,2					4,2
01.04.2019	68,8	63,8	0,1	0,8	0,8					4,2					4,2





Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2019	10,3	10,3	0,0												
01.02.2019	10,4	10,4	0,0												
01.03.2019	28,2	28,2	0,0												
01.04.2019	24,1	24,1	0,1												
<b>Tashkent region</b>															
01.01.2019	1 114,7	1 114,4	1,0							0,3				0,3	
01.02.2019	911,1	768,3	0,8							142,9					142,9
01.03.2019	821,6	729,7	1,0							91,9				0,3	91,6
01.04.2019	761,7	761,4	1,0							0,3				0,3	
<b>Fergana region</b>															
01.01.2019	187,6	128,4	0,4	0,0	0,0					59,3				1,3	58,0
01.02.2019	176,5	125,1	0,6	0,0	0,0					51,5				1,3	50,2
01.03.2019	173,3	124,8	0,3	0,0	0,0					48,5				1,3	47,2
01.04.2019	188,2	139,8	0,2	0,0	0,0					48,4					48,4
<b>Khorezm region</b>															
01.01.2019	50,1	49,1	0,1							1,0					1,0
01.02.2019	44,1	43,1	0,3							1,0					1,0
01.03.2019	56,6	55,6	0,2							1,0					1,0
01.04.2019	44,9	43,9	0,4							1,0					1,0
<b>Tashkent</b>															
01.01.2019	18 498,4	13 107,4	30,0	686,0	52,4		1,7	2,7	629,3	4 705,0	3,5		0,8	135,3	4 565,3
01.02.2019	20 524,1	14 431,4	22,5	630,0	8,4		1,7	2,7	617,2	5 462,7	4,1		0,8	145,1	5 312,6
01.03.2019	21 012,7	14 441,8	20,3	640,9	9,9		3,3	2,7	625,0	5 930,0	4,9		0,8	167,2	5 757,0
01.04.2019	18 884,8	14 189,1	20,7	618,7	10,4		3,3	2,7	602,4	4 077,0	5,0		0,8	160,8	3 910,4

Table 5.2.20b

**Balance of foreign currency deposits of legal entities in commercial banks in the first quarter of 2020**

(by type, maturity and regions)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Republic of Karakalpakstan</b>															
01.01.2020	88,0	88,0	0,1	0,0	0,0										
01.02.2020	78,6	78,6	0,1	0,0	0,0										
01.03.2020	72,7	72,7	0,2	0,0	0,0										
01.04.2020	55,0	55,0	0,2	0,0	0,0										
<b>Andijan region</b>															
01.01.2020	156,4	79,4	0,4							77,0				3,8	73,2
01.02.2020	162,0	84,6	0,3							77,4				3,8	73,5
01.03.2020	179,0	101,5	0,3							77,5				3,8	73,7
01.04.2020	170,1	92,4	0,3		0,0					77,7				3,8	73,9
<b>Bukhara region</b>															
01.01.2020	164,9	137,7	0,5	0,0	0,0					27,2			9,5	1,0	16,8
01.02.2020	120,4	93,1	0,4	0,0	0,0					27,4				10,5	16,8
01.03.2020	149,2	119,2	0,4	12,4	0,0				12,4	17,6				1,0	16,7
01.04.2020	116,6	95,9	0,4	5,7	0,0				5,7	15,0					15,0
<b>Djizak region</b>															
01.01.2020	55,6	49,9	0,1	0,6	0,6					5,1					5,1
01.02.2020	66,8	61,1	0,1	0,6	0,6					5,2					5,2
01.03.2020	51,9	46,3	0,1	0,5	0,5					5,1					5,1
01.04.2020	76,1	70,5	0,1	0,5	0,5					5,2					5,2



Period	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Syrdarya region</b>															
01.01.2020	28,4	8,4	0,1							20,0					20,0
01.02.2020	31,6	9,6	0,1							22,0					22,0
01.03.2020	32,6	10,7	0,0							21,9					21,9
01.04.2020	32,6	10,6	0,0							22,0					22,0
<b>Tashkent region</b>															
01.01.2020	790,9	765,2	0,4							25,6				0,4	25,3
01.02.2020	436,2	424,0	0,5							12,3				2,9	9,4
01.03.2020	482,4	477,8	0,5	0,3		0,3				4,3				0,4	3,9
01.04.2020	597,6	581,3	0,5	0,3		0,3				16,0				0,4	15,6
<b>Fergana region</b>															
01.01.2020	264,9	115,6	0,2	34,1	0,0				34,1	115,3				2,9	112,4
01.02.2020	212,4	103,7	0,2	9,6	0,0				9,6	99,2			0,1	2,9	96,1
01.03.2020	246,4	121,9	0,2	30,0	0,0				30,0	94,5			0,1	2,9	91,5
01.04.2020	224,8	113,8	0,2	16,2	0,0				16,2	94,8				2,9	91,8
<b>Khorezm region</b>															
01.01.2020	41,7	36,9	0,3	0,2	0,2					4,6				1,0	3,6
01.02.2020	33,9	29,1	0,6	0,2	0,2					4,6				1,0	3,7
01.03.2020	32,2	27,4	0,4	0,2	0,2					4,6				1,0	3,6
01.04.2020	33,2	28,6	0,4	0,2	0,2					4,3				1,0	3,4
<b>Tashkent</b>															
01.01.2020	29 669,8	15 789,8	20,9	771,1	461,9	0,3		12,1	296,9	13 108,9	16,3		0,6	162,9	12 929,0
01.02.2020	30 352,0	16 311,3	21,2	678,8	431,8			12,2	234,8	13 362,0	72,9		6,7	161,8	13 120,6
01.03.2020	29 072,3	15 220,6	20,0	700,3	423,9			12,1	264,3	13 151,4	72,2	12,9	6,7	161,1	12 898,5
01.04.2020	28 474,8	14 515,4	19,8	587,8	21,6			12,1	554,0	13 371,6	49,3	4,8	54,5	271,3	12 991,7

Table 5.2.21

**Bank interest rates on national currency deposits**  
(weighted average interest rates, annual)

Deposits by type and maturity	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Weighted average interest rates on all time deposits up to 1 year</b>	<b>14,8</b>	<b>15,7</b>	<b>15,4</b>	<b>17,9</b>	<b>17,3</b>	<b>17,4</b>
<b>Weighted average interest rates on all time deposits over 1 year</b>	<b>16,7</b>	<b>17,6</b>	<b>17,2</b>	<b>18,7</b>	<b>18,3</b>	<b>18,8</b>
Weighted average interest rates on all time individual deposits	17,4	17,8	17,8	20,4	19,9	19,7
- up to 30 days	14,2	14,8	16,0	15,0	14,6	15,6
- from 31 to 90 days	14,7	14,9	15,6	18,5	16,6	16,2
- from 91 to 180 days	16,1	15,6	15,5	20,0	18,2	18,1
- from 181 to 365 days	17,5	18,1	17,6	20,5	20,3	19,8
- over 1 year	19,0	19,2	18,9	21,1	21,0	20,9
Weighted average interest rates on all time corporate deposits	14,6	15,7	15,6	16,6	16,5	16,9
- up to 30 days		14,2		15,5	15,6	18,9
- from 31 to 90 days	9,5	16,5	13,7	15,4	16,8	17,5
- from 91 to 180 days	13,7	13,7	13,2	15,6	17,4	16,1
- from 181 to 365 days	14,5	15,0	16,2	16,8	16,2	16,5
- over 1 year	14,9	15,7	16,0	16,6	16,5	17,0

Table 5.2.22

**Bank interest rates on foreign currency deposits**  
(weighted average interest rates, annual)

Deposits by type and maturity	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Weighted average interest rates on all time deposits up to 1 year</b>	<b>3,8</b>	<b>3,8</b>	<b>3,7</b>	<b>3,2</b>	<b>3,2</b>	<b>3,4</b>
<b>Weighted average interest rates on all time deposits over 1 year</b>	<b>4,6</b>	<b>5,0</b>	<b>4,0</b>	<b>5,3</b>	<b>5,5</b>	<b>5,2</b>
Weighted average interest rates on all time individual deposits	4,8	4,9	4,6	4,4	4,3	4,5
- up to 30 days	2,5	2,5	2,5	2,5	2,7	2,5
- from 31 to 90 days	3,4	3,4	3,2	2,5	2,4	2,4
- from 91 to 180 days	4,5	4,3	3,7	4,0	3,9	4,1
- from 181 to 365 days	4,8	4,3	4,8	3,7	3,7	3,8
- over 1 year	5,4	5,5	5,2	5,3	5,5	5,2
Weighted average interest rates on all time corporate deposits	3,4	3,3	2,9	5,2	5,4	5,2
- up to 30 days				1,5		0,5
- from 31 to 90 days					4,5	1,5
- from 91 to 180 days	2,5			4,5		5,3
- from 181 to 365 days	3,5	4,5		5,2	5,5	
- over 1 year	3,9	3,3	2,9	5,4	5,4	5,5

## 5.3. Lending

Table 5.3.1

## Loans extended by commercial banks

(by client category)

billions of UZS

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>2019</b>	<b>140 762,4</b>	<b>80 406,7</b>	<b>51 498,2</b>	<b>2 430,7</b>	<b>26 477,8</b>	<b>60 355,7</b>	<b>60 279,9</b>	<b>75,8</b>	<b>0,0</b>
January	8 118,9	3 550,7	2 602,4	116,4	831,9	4 568,2	4 564,0	4,2	
February	9 773,5	5 231,6	3 594,7	210,9	1 426,1	4 541,9	4 537,6	4,3	
March	10 631,3	7 290,1	5 231,3	221,3	1 837,5	3 341,2	3 325,9	15,4	
April	12 895,7	7 896,1	5 430,3	258,2	2 207,5	4 999,6	4 980,9	18,7	
May	15 757,9	9 064,1	5 153,9	277,5	3 632,7	6 693,9	6 685,2	8,6	0,0
June	12 750,7	7 586,8	4 401,4	191,6	2 993,7	5 163,9	5 156,6	7,3	
July	10 793,5	7 208,3	3 988,1	320,3	2 899,9	3 585,3	3 579,6	5,6	
August	12 012,9	7 175,7	3 781,3	179,3	3 215,2	4 837,2	4 835,3	1,9	
September	9 293,4	5 304,7	3 577,2	124,5	1 603,1	3 988,6	3 985,5	3,2	
October	10 264,3	6 056,2	4 339,2	159,6	1 557,4	4 208,1	4 207,8	0,3	
November	11 422,3	6 066,9	4 075,6	156,5	1 834,8	5 355,4	5 353,9	1,5	
December	17 047,9	7 975,6	5 322,9	214,7	2 438,0	9 072,3	9 067,6	4,7	
<b>Q1 2020</b>	<b>30 136,5</b>	<b>17 950,5</b>	<b>10 426,5</b>	<b>576,0</b>	<b>6 948,1</b>	<b>12 186,0</b>	<b>12 171,6</b>	<b>14,4</b>	
January	8 962,7	4 414,8	2 264,7	130,7	2 019,4	4 547,9	4 546,9	1,0	
February	10 107,4	6 404,2	3 657,8	199,7	2 546,7	3 703,3	3 694,6	8,6	
March	11 066,4	7 131,6	4 504,0	245,6	2 382,0	3 934,8	3 930,0	4,8	



Table 5.3.2a

**Loans extended by commercial banks during the first quarter of 2019**

(by client category and regions)

billions of UZS

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Republic of Karakalpakstan</b>	<b>955,8</b>	<b>836,2</b>	<b>489,2</b>	<b>25,7</b>	<b>321,3</b>	<b>119,7</b>	<b>119,5</b>	<b>0,2</b>	
January	251,2	215,3	144,8	4,7	65,8	35,9	35,7	0,2	
February	263,2	212,3	100,0	7,2	105,1	50,8	50,8		
March	441,5	408,5	244,4	13,8	150,4	33,0	33,0		
<b>Andijan region</b>	<b>1 188,0</b>	<b>892,9</b>	<b>608,3</b>	<b>46,4</b>	<b>238,2</b>	<b>295,1</b>	<b>294,6</b>	<b>0,5</b>	
January	209,9	156,4	101,6	12,7	42,1	53,5	53,3	0,3	
February	367,7	277,2	170,0	16,3	90,9	90,5	90,5		
March	610,5	459,4	336,7	17,4	105,2	151,1	150,8	0,3	
<b>Bukhara region</b>	<b>1 278,8</b>	<b>881,2</b>	<b>647,7</b>	<b>37,4</b>	<b>196,2</b>	<b>397,6</b>	<b>396,7</b>	<b>0,9</b>	
January	207,6	140,1	97,0	7,7	35,4	67,6	67,6		
February	406,7	257,9	171,8	12,6	73,6	148,8	148,6	0,2	
March	664,4	483,3	378,9	17,1	87,2	181,2	180,6	0,6	
<b>Djizak region</b>	<b>1 081,8</b>	<b>814,6</b>	<b>616,6</b>	<b>21,7</b>	<b>176,3</b>	<b>267,2</b>	<b>267,2</b>		
January	364,6	165,0	126,5	6,5	32,0	199,6	199,6		
February	285,7	272,8	209,4	5,8	57,6	13,0	13,0		
March	431,5	376,9	280,7	9,5	86,7	54,6	54,6		
<b>Kashkadarya region</b>	<b>1 300,2</b>	<b>1 226,2</b>	<b>882,2</b>	<b>36,6</b>	<b>307,4</b>	<b>74,0</b>	<b>72,0</b>	<b>2,0</b>	
January	266,9	244,9	173,1	6,6	65,2	22,0	21,8	0,2	
February	429,6	405,5	293,9	13,8	97,9	24,1	23,5	0,6	
March	603,7	575,8	415,3	16,1	144,3	28,0	26,7	1,2	

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Navoi region</b>	<b>597,3</b>	<b>548,6</b>	<b>280,2</b>	<b>37,2</b>	<b>231,2</b>	<b>48,6</b>	<b>46,9</b>	<b>1,7</b>	
January	114,2	93,1	52,5	7,2	33,5	21,1	19,9	1,2	
February	210,9	200,9	98,5	15,4	87,1	10,0	9,7	0,3	
March	272,1	254,6	129,2	14,6	110,7	17,5	17,3	0,2	
<b>Namangan region</b>	<b>1 075,2</b>	<b>875,1</b>	<b>573,1</b>	<b>20,0</b>	<b>281,9</b>	<b>200,1</b>	<b>199,2</b>	<b>0,9</b>	
January	273,8	186,9	132,4	5,2	49,3	86,9	86,8	0,1	
February	243,2	226,2	144,4	5,4	76,3	17,0	16,8	0,2	
March	558,3	462,0	296,3	9,4	156,4	96,3	95,6	0,6	
<b>Samarkand region</b>	<b>1 616,9</b>	<b>1 095,2</b>	<b>748,1</b>	<b>50,2</b>	<b>296,9</b>	<b>521,7</b>	<b>517,9</b>	<b>3,8</b>	
January	385,7	206,9	129,1	11,3	66,5	178,8	178,5	0,3	
February	503,4	355,7	227,4	22,7	105,6	147,7	146,9	0,9	
March	727,7	532,6	391,6	16,1	124,8	195,1	192,5	2,6	
<b>Surkhandarya region</b>	<b>1 094,9</b>	<b>988,3</b>	<b>732,1</b>	<b>31,5</b>	<b>224,7</b>	<b>106,6</b>	<b>106,2</b>	<b>0,4</b>	
January	216,5	204,2	159,0	6,9	38,4	12,3	12,1	0,2	
February	410,4	333,2	235,9	13,7	83,6	77,2	77,0	0,2	
March	468,0	450,8	337,3	10,9	102,7	17,2	17,2		
<b>Syrdarya region</b>	<b>744,7</b>	<b>553,0</b>	<b>419,2</b>	<b>10,4</b>	<b>123,4</b>	<b>191,7</b>	<b>191,5</b>	<b>0,2</b>	
January	158,0	120,9	100,4	1,3	19,2	37,1	36,9	0,2	
February	274,6	156,8	112,7	3,7	40,3	117,8	117,8		
March	312,1	275,3	206,1	5,4	63,8	36,8	36,8		
<b>Tashkent region</b>	<b>1 848,1</b>	<b>1 159,8</b>	<b>707,6</b>	<b>38,9</b>	<b>413,4</b>	<b>688,3</b>	<b>687,2</b>	<b>1,1</b>	
January	642,1	290,8	179,2	6,3	105,2	351,3	351,1	0,2	
February	528,5	330,8	211,5	13,8	105,5	197,7	197,6	0,1	
March	677,6	538,3	316,9	18,8	202,6	139,3	138,5	0,8	

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Fergana region</b>	<b>1 269,5</b>	<b>1 042,5</b>	<b>640,7</b>	<b>76,3</b>	<b>325,5</b>	<b>226,9</b>	<b>223,5</b>	<b>3,4</b>	
January	257,5	192,8	117,4	12,8	62,5	64,7	63,9	0,8	
February	361,9	322,6	173,9	33,0	115,7	39,3	38,6	0,8	
March	650,1	527,2	349,4	30,5	147,3	122,9	121,0	1,9	
<b>Khorezm region</b>	<b>807,4</b>	<b>663,8</b>	<b>410,6</b>	<b>39,2</b>	<b>214,0</b>	<b>143,6</b>	<b>143,3</b>	<b>0,3</b>	
January	149,4	98,7	57,0	7,0	34,7	50,8	50,5	0,3	
February	214,4	192,7	99,1	17,0	76,6	21,7	21,7		
March	443,6	372,4	254,5	15,2	102,7	71,2	71,2		
<b>Tashkent</b>	<b>13 665,0</b>	<b>4 494,9</b>	<b>3 672,7</b>	<b>77,1</b>	<b>745,1</b>	<b>9 170,1</b>	<b>9 161,6</b>	<b>8,5</b>	
January	4 621,5	1 234,9	1 032,5	20,3	182,1	3 386,6	3 386,2	0,3	
February	5 273,3	1 687,0	1 346,2	30,4	310,3	3 586,3	3 585,3	1,1	
March	3 770,2	1 573,0	1 294,0	26,3	252,7	2 197,2	2 190,1	7,1	

Table 5.3.2b

**Loans extended by commercial banks during the first quarter of 2020**

(by client category and regions)

billions of UZS

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Republic of Karakalpakstan</b>	<b>937,8</b>	<b>883,5</b>	<b>414,8</b>	<b>22,9</b>	<b>445,8</b>	<b>54,3</b>	<b>53,5</b>	<b>0,8</b>	
January	194,1	188,1	48,5	2,7	137,0	6,0	6,0		
February	311,0	288,8	119,9	10,1	158,8	22,2	21,6	0,6	
March	432,6	406,5	246,4	10,1	150,0	26,0	25,8	0,2	
<b>Andijan region</b>	<b>1 264,5</b>	<b>962,4</b>	<b>576,4</b>	<b>51,9</b>	<b>334,1</b>	<b>302,1</b>	<b>302,0</b>	<b>0,0</b>	
January	314,4	228,9	116,9	10,3	101,8	85,4	85,4		
February	445,7	368,0	220,7	17,1	130,2	77,7	77,7		
March	504,4	365,5	238,8	24,5	102,2	138,9	138,9	0,0	
<b>Bukhara region</b>	<b>1 306,2</b>	<b>917,8</b>	<b>604,8</b>	<b>29,6</b>	<b>283,4</b>	<b>388,4</b>	<b>387,6</b>	<b>0,8</b>	
January	324,9	202,7	116,6	5,9	80,2	122,2	122,2		
February	406,6	305,0	185,2	11,5	108,3	101,6	100,8	0,8	
March	574,7	410,0	302,9	12,2	94,9	164,7	164,7		
<b>Djjak region</b>	<b>1 148,4</b>	<b>898,1</b>	<b>586,3</b>	<b>23,3</b>	<b>288,5</b>	<b>250,2</b>	<b>250,2</b>		
January	240,1	194,0	129,7	6,9	57,3	46,1	46,1		
February	393,1	363,8	239,5	5,5	118,8	29,3	29,3		
March	515,2	340,4	217,2	10,9	112,4	174,8	174,8		
<b>Kashkadarya region</b>	<b>1 415,7</b>	<b>1 183,4</b>	<b>731,0</b>	<b>42,7</b>	<b>409,6</b>	<b>232,3</b>	<b>231,8</b>	<b>0,5</b>	
January	305,3	237,7	145,8	7,5	84,4	67,6	67,6		
February	481,3	422,6	256,3	15,5	150,8	58,7	58,5	0,2	
March	629,0	523,0	329,0	19,7	174,4	106,0	105,7	0,2	

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Navoi region</b>	<b>927,3</b>	<b>730,4</b>	<b>332,8</b>	<b>26,3</b>	<b>371,3</b>	<b>196,9</b>	<b>196,9</b>	<b>0,0</b>	
January	186,7	176,6	60,5	4,8	111,4	10,0	10,0	0,0	
February	286,3	269,5	120,2	10,4	139,0	16,8	16,8		
March	454,4	284,3	152,2	11,2	120,9	170,1	170,1	0,0	
<b>Namangan region</b>	<b>1 193,2</b>	<b>902,1</b>	<b>555,9</b>	<b>23,6</b>	<b>322,7</b>	<b>291,0</b>	<b>290,8</b>	<b>0,3</b>	
January	266,4	241,7	122,5	4,9	114,3	24,7	24,7		
February	441,7	348,1	224,8	6,1	117,3	93,5	93,5	0,1	
March	485,1	312,3	208,7	12,6	91,1	172,8	172,6	0,2	
<b>Samarkand region</b>	<b>1 518,3</b>	<b>1 221,8</b>	<b>661,3</b>	<b>52,6</b>	<b>507,9</b>	<b>296,5</b>	<b>296,3</b>	<b>0,2</b>	
January	348,5	252,6	104,6	12,4	135,6	95,9	95,9		
February	553,0	459,0	232,2	18,2	208,6	94,0	94,0		
March	616,8	510,2	324,5	22,1	163,7	106,6	106,3	0,2	
<b>Surkhandarya region</b>	<b>1 068,7</b>	<b>978,8</b>	<b>583,2</b>	<b>31,9</b>	<b>363,7</b>	<b>90,0</b>	<b>88,6</b>	<b>1,3</b>	
January	211,9	178,5	88,9	5,9	83,6	33,4	33,4	0,0	
February	376,9	356,4	210,1	10,9	135,4	20,5	19,9	0,6	
March	480,0	443,9	284,2	15,0	144,7	36,1	35,3	0,7	
<b>Syrdarya region</b>	<b>977,5</b>	<b>678,8</b>	<b>449,1</b>	<b>8,7</b>	<b>221,0</b>	<b>298,8</b>	<b>294,6</b>	<b>4,1</b>	
January	243,4	130,9	84,2	1,3	45,4	112,5	112,4	0,1	
February	376,2	256,1	175,8	2,3	78,1	120,1	116,0	4,0	
March	358,0	291,8	189,1	5,2	97,5	66,2	66,2		
<b>Tashkent region</b>	<b>1 847,2</b>	<b>1 349,7</b>	<b>806,9</b>	<b>32,1</b>	<b>510,7</b>	<b>497,5</b>	<b>497,1</b>	<b>0,4</b>	
January	518,5	339,2	224,1	5,4	109,7	179,3	179,3		
February	497,8	431,5	221,5	11,7	198,3	66,4	66,0	0,4	
March	830,8	579,0	361,3	15,1	202,6	251,8	251,8	0,0	

Period	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Fergana region</b>	<b>1 602,0</b>	<b>1 337,3</b>	<b>765,1</b>	<b>85,4</b>	<b>486,8</b>	<b>264,7</b>	<b>263,3</b>	<b>1,5</b>	
January	355,4	297,3	156,7	28,8	111,8	58,1	58,1		
February	587,4	461,4	254,4	27,1	179,9	126,0	125,7	0,3	
March	659,3	578,6	353,9	29,6	195,1	80,6	79,5	1,1	
<b>Khorezm region</b>	<b>1 029,2</b>	<b>845,6</b>	<b>533,1</b>	<b>37,6</b>	<b>274,9</b>	<b>183,5</b>	<b>183,5</b>		
January	264,8	227,3	133,9	6,4	87,1	37,5	37,5		
February	390,0	294,2	175,9	14,4	103,8	95,9	95,9		
March	374,3	324,2	223,3	16,9	84,0	50,2	50,2		
<b>Tashkent</b>	<b>13 900,6</b>	<b>5 060,8</b>	<b>2 825,9</b>	<b>107,1</b>	<b>2 127,8</b>	<b>8 839,8</b>	<b>8 835,3</b>	<b>4,5</b>	
January	5 188,3	1 519,2	732,0	27,5	759,7	3 669,1	3 668,3	0,9	
February	4 560,3	1 779,8	1 021,3	38,9	719,5	2 780,5	2 778,9	1,7	
March	4 152,0	1 761,8	1 072,6	40,7	648,6	2 390,2	2 388,2	2,0	

Table 5.3.3

**Loans extended by commercial banks**  
(by sectors and purposes)

billions of UZS

Sectors and purposes	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Total</b>	<b>8 118,9</b>	<b>9 773,5</b>	<b>10 631,3</b>	<b>8 733,9</b>	<b>9 952,9</b>	<b>11 039,8</b>
<i>by sectors:</i>						
Industry	3 206,1	2 247,5	2 747,9	2 930,2	3 514,0	3 610,5
Agriculture	300,9	1 354,4	1 984,6	745,6	1 325,1	1 942,1
Construction	372,4	398,3	330,0	296,3	304,0	382,9
Trade and catering	620,5	750,5	943,9	1 306,4	1 312,5	1 490,4
Transport and communication	299,6	460,0	240,7	729,7	305,3	215,5
Others	2 487,6	3 136,8	2 546,7	677,6	606,7	975,9
Individuals	831,9	1 426,1	1 837,5	2 048,1	2 585,3	2 422,6
<i>by purposes:</i>						
For purchasing of fixed assets	3 792,6	2 771,2	2 325,4	3 098,2	2 685,5	2 689,3
For replenishing of working capital	2 061,5	1 792,8	2 367,0	2 454,2	3 291,6	4 156,7
To legal entities for new construction and renovation	655,6	2 111,3	1 145,5	842,0	919,0	840,4
To individuals for construction and acquisition of new housing	309,9	211,0	462,8	959,8	730,9	800,9
Other purposes	1 299,3	2 887,2	4 330,6	1 379,7	2 326,0	2 552,4

Table 5.3.4

**Outstanding loans of commercial banks**  
(by client category)

billions of UZS

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
01.01.2019	167 287,8	73 845,1	46 728,1	2 690,8	24 426,1	93 442,7	93 305,8	136,2	0,8
01.02.2019	172 493,2	74 691,8	47 397,0	2 624,4	24 670,4	97 801,5	97 665,8	134,9	0,8
01.03.2019	178 184,9	76 480,4	48 333,9	2 645,9	25 500,6	101 704,6	101 572,0	131,8	0,7
01.04.2019	183 494,9	80 203,6	50 844,0	2 659,4	26 700,2	103 291,2	103 152,6	138,0	0,7
01.05.2019	192 045,5	84 495,5	53 584,9	2 705,2	28 205,4	107 550,0	107 402,5	146,9	0,5
01.06.2019	202 574,6	89 505,2	55 826,0	2 744,0	30 935,3	113 069,3	112 922,4	146,6	0,3
01.07.2019	207 632,5	89 821,6	54 076,3	2 732,9	33 012,5	117 810,8	117 666,1	144,6	0,1
01.08.2019	213 126,4	92 216,3	54 307,7	2 763,6	35 145,0	120 910,2	120 767,6	142,5	0,1
01.09.2019	228 336,8	97 600,6	57 614,9	2 736,2	37 249,4	130 736,2	130 591,1	145,0	0,1
01.10.2019	233 169,7	99 246,2	58 724,4	2 664,4	37 857,4	133 923,5	133 784,4	139,0	0,1
01.11.2019	236 183,6	99 029,3	58 152,9	2 614,4	38 262,0	137 154,3	137 024,4	129,9	0,0
01.12.2019	241 885,7	100 985,5	59 462,7	2 574,8	38 948,0	140 900,2	140 779,6	120,6	
01.01.2020	210 029,0	110 344,9	67 847,6	2 563,6	39 933,6	99 684,1	99 566,6	117,5	
01.02.2020	211 474,6	110 390,7	67 104,4	2 503,0	40 783,3	101 083,9	100 971,3	112,7	
01.03.2020	214 269,2	111 761,0	67 091,6	2 511,2	42 158,3	102 508,2	102 393,8	114,4	
01.04.2020	220 392,4	114 631,2	68 543,0	2 599,6	43 488,6	105 761,2	105 647,8	113,4	



Table 5.3.5a

**Outstanding loans of commercial banks in the first quarter of 2019**

(by client category and region)

billions of UZS

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Republic of Karakalpakstan</b>									
01.01.2019	4 377,0	3 838,3	2 008,2	112,9	1 717,1	538,7	535,7	3,0	
01.02.2019	4 508,9	3 934,2	2 078,2	109,7	1 746,4	574,7	571,7	3,1	
01.03.2019	4 638,8	4 012,8	2 090,5	108,7	1 813,7	625,9	623,0	3,0	
01.04.2019	4 889,2	4 234,7	2 199,1	113,0	1 922,7	654,5	651,7	2,8	
<b>Andijan region</b>									
01.01.2019	5 508,6	4 269,4	2 217,3	247,0	1 805,2	1 239,1	1 227,1	12,0	
01.02.2019	5 571,9	4 301,6	2 245,2	246,2	1 810,2	1 270,3	1 258,0	12,3	
01.03.2019	5 738,6	4 409,1	2 300,5	248,1	1 860,5	1 329,5	1 317,7	11,8	
01.04.2019	6 100,5	4 654,3	2 488,7	247,8	1 917,8	1 446,2	1 434,6	11,6	
<b>Bukhara region</b>									
01.01.2019	5 239,9	3 873,6	2 406,6	202,8	1 264,2	1 366,3	1 353,2	13,2	
01.02.2019	5 342,5	3 908,5	2 439,7	197,5	1 271,4	1 434,0	1 421,2	12,8	
01.03.2019	5 444,4	3 867,3	2 354,7	196,7	1 315,9	1 577,1	1 564,8	12,2	
01.04.2019	5 709,1	3 962,2	2 391,4	199,5	1 371,3	1 746,9	1 735,0	11,8	
<b>Djizak region</b>									
01.01.2019	3 747,4	3 145,3	1 886,9	126,9	1 131,5	602,1	602,1		
01.02.2019	4 013,2	3 212,0	1 944,1	126,0	1 141,8	801,2	801,2		
01.03.2019	4 165,5	3 354,3	2 055,8	123,2	1 175,3	811,2	811,2		
01.04.2019	4 410,8	3 568,8	2 209,0	124,8	1 235,0	842,0	842,0		

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Kashkadarya region</b>									
01.01.2019	5 505,1	4 690,5	2 194,9	207,5	2 288,1	814,7	811,8	2,9	
01.02.2019	5 620,8	4 791,4	2 275,3	198,7	2 317,5	829,4	826,4	3,0	
01.03.2019	5 794,2	4 949,7	2 374,4	197,9	2 377,4	844,5	841,1	3,4	
01.04.2019	6 143,8	5 281,6	2 601,9	199,4	2 480,3	862,1	857,6	4,6	
<b>Navoi region</b>									
01.01.2019	3 502,5	3 061,9	1 456,5	199,9	1 405,4	440,7	433,6	7,0	
01.02.2019	3 490,0	3 026,8	1 426,0	194,8	1 406,0	463,2	455,0	8,1	
01.03.2019	3 548,8	3 077,3	1 421,6	196,6	1 459,1	471,5	463,2	8,3	
01.04.2019	3 604,4	3 162,5	1 434,6	194,6	1 533,2	441,9	433,7	8,2	
<b>Namangan region</b>									
01.01.2019	4 329,3	3 363,1	1 813,9	116,6	1 432,6	966,2	957,6	8,6	
01.02.2019	4 490,7	3 450,4	1 885,8	114,5	1 450,0	1 040,3	1 032,0	8,4	
01.03.2019	4 535,2	3 491,7	1 885,5	112,0	1 494,2	1 043,5	1 035,3	8,2	
01.04.2019	4 914,3	3 804,8	2 077,5	112,5	1 614,8	1 109,5	1 101,2	8,3	
<b>Samarkand region</b>									
01.01.2019	7 848,8	4 602,2	2 280,0	229,1	2 093,2	3 246,6	3 235,7	10,8	
01.02.2019	8 031,9	4 611,3	2 298,4	219,4	2 093,4	3 420,7	3 410,2	10,4	
01.03.2019	8 296,8	4 741,1	2 363,4	220,0	2 157,7	3 555,6	3 545,2	10,4	
01.04.2019	8 633,6	5 016,7	2 564,2	213,0	2 239,5	3 616,9	3 604,9	12,0	
<b>Surkhandarya region</b>									
01.01.2019	5 227,5	4 208,4	2 414,6	156,2	1 637,7	1 019,1	1 017,1	2,0	
01.02.2019	5 338,9	4 307,7	2 507,1	153,7	1 646,8	1 031,2	1 029,1	2,1	
01.03.2019	5 565,6	4 464,3	2 606,5	156,9	1 701,0	1 101,2	1 099,0	2,2	
01.04.2019	5 829,7	4 722,7	2 799,4	156,2	1 767,0	1 107,0	1 105,4	1,6	

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Syrdarya region</b>									
01.01.2019	2 837,8	2 330,0	1 457,8	58,4	813,8	507,7	507,5	0,2	
01.02.2019	2 942,3	2 395,4	1 521,1	56,8	817,5	546,9	546,6	0,4	
01.03.2019	3 105,3	2 449,2	1 549,6	57,5	842,1	656,1	655,8	0,4	
01.04.2019	3 309,3	2 627,3	1 679,3	59,9	888,1	682,0	681,8	0,2	
<b>Tashkent region</b>									
01.01.2019	9 347,9	3 419,2	2 176,5	148,0	1 094,7	5 928,7	5 917,9	10,8	
01.02.2019	12 413,6	4 974,6	3 048,6	151,2	1 774,9	7 439,0	7 428,1	10,9	
01.03.2019	12 622,0	5 031,7	3 065,7	152,2	1 813,8	7 590,4	7 579,8	10,6	
01.04.2019	12 996,1	5 357,9	3 236,6	158,8	1 962,6	7 638,2	7 627,3	10,9	
<b>Fergana region</b>									
01.01.2019	5 927,1	4 785,1	2 424,0	322,7	2 038,3	1 142,1	1 119,5	22,5	
01.02.2019	6 035,1	4 835,8	2 462,3	317,3	2 056,2	1 199,3	1 176,4	23,0	
01.03.2019	6 169,2	4 945,3	2 486,6	331,0	2 127,7	1 223,9	1 200,8	23,1	
01.04.2019	6 539,6	5 219,5	2 658,8	339,5	2 221,2	1 320,0	1 296,2	23,9	
<b>Khorezm region</b>									
01.01.2019	4 055,7	3 068,1	1 281,3	181,7	1 605,1	987,7	980,6	7,1	
01.02.2019	4 112,8	3 074,3	1 292,0	177,4	1 605,0	1 038,5	1 031,3	7,1	
01.03.2019	4 169,9	3 110,7	1 280,6	182,8	1 647,3	1 059,2	1 052,2	7,0	
01.04.2019	4 438,8	3 353,7	1 455,7	185,0	1 713,0	1 085,1	1 078,4	6,7	
<b>Tashkent</b>									
01.01.2019	99 833,1	25 190,0	20 709,6	381,2	4 099,1	74 643,1	74 606,2	36,1	0,8
01.02.2019	100 580,5	23 867,9	19 973,3	361,2	3 533,4	76 712,7	76 678,6	33,3	0,8
01.03.2019	104 390,7	24 575,9	20 498,6	362,3	3 715,0	79 814,8	79 782,9	31,2	0,7
01.04.2019	105 975,8	25 236,9	21 047,8	355,6	3 833,5	80 738,9	80 702,8	35,4	0,7

Table 5.3.5b

**Outstanding loans of commercial banks in the first quarter of 2020**

(by client category and region)

billions of UZS

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Republic of Karakalpakstan</b>									
01.01.2020	6 136,0	5 095,0	2 334,1	118,0	2 642,8	1 041,0	1 038,9	2,1	
01.02.2020	6 144,5	5 100,6	2 289,1	111,5	2 699,9	1 043,9	1 042,0	1,9	
01.03.2020	6 250,7	5 198,4	2 307,0	113,8	2 777,5	1 052,4	1 050,0	2,4	
01.04.2020	6 496,3	5 417,7	2 447,5	117,2	2 852,9	1 078,6	1 076,2	2,5	
<b>Andijan region</b>									
01.01.2020	8 440,4	5 923,2	2 922,2	263,5	2 737,4	2 517,2	2 509,2	8,0	
01.02.2020	8 498,1	5 943,8	2 929,7	257,5	2 756,5	2 554,3	2 546,7	7,6	
01.03.2020	8 567,1	6 023,6	2 958,7	258,8	2 806,1	2 543,5	2 536,2	7,3	
01.04.2020	8 857,5	6 208,3	3 098,3	270,7	2 839,4	2 649,2	2 642,1	7,0	
<b>Bukhara region</b>									
01.01.2020	8 873,6	5 103,1	2 890,8	174,0	2 038,2	3 770,5	3 759,6	10,9	
01.02.2020	8 954,1	5 125,0	2 898,4	167,3	2 059,4	3 829,1	3 818,9	10,2	
01.03.2020	9 009,1	5 147,5	2 872,2	166,2	2 109,1	3 861,6	3 851,2	10,5	
01.04.2020	9 162,9	5 257,9	2 941,3	167,6	2 149,0	3 905,0	3 895,0	9,9	
<b>Djizak region</b>									
01.01.2020	6 629,3	4 950,6	2 827,7	116,4	2 006,5	1 678,7	1 678,7		
01.02.2020	6 727,2	5 016,5	2 889,7	115,8	2 011,0	1 710,6	1 710,6		
01.03.2020	6 860,2	5 179,4	2 984,9	113,9	2 080,6	1 680,7	1 680,7		
01.04.2020	7 262,2	5 425,0	3 156,2	118,0	2 150,8	1 837,2	1 837,2		

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Kashkadarya region</b>									
01.01.2020	7 761,6	5 932,1	2 385,1	168,2	3 378,7	1 829,6	1 822,0	7,6	
01.02.2020	7 849,3	5 963,2	2 424,3	161,8	3 377,1	1 886,2	1 879,3	6,9	
01.03.2020	8 012,3	6 101,3	2 498,1	163,9	3 439,3	1 911,0	1 904,5	6,5	
01.04.2020	8 378,3	6 405,8	2 700,7	170,4	3 534,8	1 972,4	1 965,7	6,8	
<b>Navoi region</b>									
01.01.2020	6 243,9	4 253,6	1 838,4	167,1	2 248,2	1 990,3	1 979,1	11,2	
01.02.2020	6 281,4	4 286,0	1 836,7	159,2	2 290,1	1 995,4	1 984,4	11,0	
01.03.2020	6 309,1	4 349,4	1 835,6	158,4	2 355,5	1 959,7	1 949,0	10,7	
01.04.2020	6 582,7	4 450,4	1 886,6	158,2	2 405,6	2 132,4	2 121,8	10,5	
<b>Namangan region</b>									
01.01.2020	7 071,0	5 346,9	2 553,3	100,7	2 692,9	1 724,1	1 719,7	4,5	
01.02.2020	7 148,3	5 421,4	2 589,5	98,0	2 733,9	1 726,9	1 722,1	4,8	
01.03.2020	7 302,8	5 517,8	2 645,1	96,8	2 775,9	1 784,9	1 780,4	4,5	
01.04.2020	7 531,2	5 588,4	2 676,4	105,0	2 807,0	1 942,7	1 938,3	4,4	
<b>Samarkand region</b>									
01.01.2020	12 027,0	6 645,9	3 150,9	191,6	3 303,4	5 381,1	5 372,0	9,2	
01.02.2020	11 437,3	6 696,9	3 161,9	185,8	3 349,2	4 740,4	4 731,9	8,5	
01.03.2020	11 443,2	6 859,5	3 207,6	185,2	3 466,6	4 583,7	4 576,7	7,0	
01.04.2020	11 704,1	7 116,8	3 375,7	191,9	3 549,2	4 587,3	4 580,6	6,7	
<b>Surkhandarya region</b>									
01.01.2020	8 343,6	6 048,5	3 309,4	150,8	2 588,3	2 295,0	2 293,6	1,4	
01.02.2020	8 369,3	6 043,2	3 291,4	146,0	2 605,8	2 326,1	2 324,7	1,5	
01.03.2020	8 473,1	6 155,3	3 331,1	147,3	2 676,9	2 317,8	2 315,9	2,0	
01.04.2020	8 750,2	6 388,0	3 469,4	154,0	2 764,6	2 362,1	2 359,6	2,6	

Date	Total	in national currency				in foreign currency			
		total	of which:			total	of which:		
			legal entities	sole proprietorship	individuals		legal entities	sole proprietorship	individuals
1	2	3	4	5	6	7	8	9	10
<b>Syrdarya region</b>									
01.01.2020	5 144,5	3 510,8	2 007,2	74,2	1 429,5	1 633,6	1 629,5	4,2	
01.02.2020	5 245,6	3 520,8	2 012,5	70,4	1 437,9	1 724,8	1 720,5	4,3	
01.03.2020	5 432,5	3 627,8	2 076,1	69,0	1 482,7	1 804,7	1 796,4	8,3	
01.04.2020	5 660,3	3 783,2	2 161,9	71,4	1 549,8	1 877,1	1 868,8	8,3	
<b>Tashkent region</b>									
01.01.2020	13 555,9	7 964,7	4 638,1	153,0	3 173,7	5 591,2	5 582,9	8,3	
01.02.2020	13 728,1	8 060,8	4 718,2	148,4	3 194,2	5 667,3	5 659,4	7,9	
01.03.2020	13 729,3	8 096,4	4 646,4	150,3	3 299,7	5 632,9	5 625,1	7,8	
01.04.2020	14 134,0	8 348,3	4 770,3	157,7	3 420,4	5 785,7	5 778,2	7,5	
<b>Fergana region</b>									
01.01.2020	8 774,0	6 543,8	3 004,2	353,9	3 185,7	2 230,2	2 208,2	22,0	
01.02.2020	8 863,5	6 592,1	3 036,5	358,8	3 196,8	2 271,5	2 250,3	21,1	
01.03.2020	9 109,5	6 752,1	3 123,4	356,6	3 272,0	2 357,5	2 337,1	20,4	
01.04.2020	9 421,9	7 004,8	3 257,0	370,1	3 377,8	2 417,0	2 396,1	20,9	
<b>Khorezm region</b>									
01.01.2020	6 349,8	4 404,1	1 912,4	195,5	2 296,2	1 945,6	1 940,6	5,0	
01.02.2020	6 390,3	4 412,7	1 910,6	188,9	2 313,1	1 977,6	1 972,8	4,8	
01.03.2020	6 512,5	4 464,6	1 927,8	190,4	2 346,5	2 047,9	2 043,4	4,5	
01.04.2020	6 686,7	4 596,8	2 032,7	196,7	2 367,4	2 089,9	2 085,8	4,1	
<b>Tashkent</b>									
01.01.2020	104 678,5	38 622,5	32 073,7	336,7	6 212,1	66 056,0	66 032,7	23,2	
01.02.2020	105 837,5	38 207,8	31 115,7	333,6	6 758,4	67 629,8	67 607,5	22,2	
01.03.2020	107 257,8	38 287,9	30 677,5	340,6	7 269,8	68 969,8	68 947,2	22,7	
01.04.2020	109 764,3	38 639,7	30 569,1	350,7	7 720,0	71 124,6	71 102,5	22,1	

Table 5.3.6

**Outstanding loans of commercial banks**  
(by maturity)

billions of UZS

Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
01.01.2019	167 287,8	8 638,2	7 254,3	1 383,9	158 649,6	66 590,8	92 058,8
01.02.2019	172 493,2	9 339,8	7 784,2	1 555,6	163 153,4	66 907,5	96 245,9
01.03.2019	178 184,9	10 514,4	8 800,5	1 713,8	167 670,6	67 679,8	99 990,7
01.04.2019	183 494,9	11 055,4	9 162,2	1 893,2	172 439,5	71 041,4	101 398,1
01.05.2019	192 045,5	12 181,4	10 036,4	2 144,9	179 864,1	74 459,1	105 405,0
01.06.2019	202 574,6	13 444,0	10 779,6	2 664,4	189 130,5	78 725,6	110 404,9
01.07.2019	207 632,5	11 423,0	8 348,8	3 074,2	196 209,5	81 472,8	114 736,7
01.08.2019	213 126,4	11 765,6	8 218,9	3 546,7	201 360,9	83 997,4	117 363,5
01.09.2019	228 336,8	12 819,0	8 417,4	4 401,6	215 517,8	89 183,2	126 334,7
01.10.2019	233 169,7	14 203,4	9 461,0	4 742,4	218 966,3	89 785,2	129 181,1
01.11.2019	236 183,6	15 701,7	10 383,5	5 318,3	220 481,9	88 645,8	131 836,1
01.12.2019	241 885,7	17 696,6	11 655,2	6 041,5	224 189,1	89 330,3	134 858,8
01.01.2020	210 029,0	17 951,8	11 661,4	6 290,4	192 077,1	98 683,4	93 393,7
01.02.2020	211 474,6	19 039,2	11 983,7	7 055,5	192 435,4	98 407,0	94 028,4
01.03.2020	214 269,2	20 569,9	12 702,1	7 867,8	193 699,3	99 058,9	94 640,4
01.04.2020	220 392,4	22 192,7	13 337,8	8 855,0	198 199,7	101 293,5	96 906,3

Table 5.3.7a

**Outstanding loans of commercial banks in the first quarter of 2019**

(by maturity and region)

billions of UZS

Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
<b>Republic of Karakalpakstan</b>							
01.01.2019	4 377,0	240,8	236,7	4,1	4 136,2	3 601,6	534,7
01.02.2019	4 508,9	334,5	330,2	4,2	4 174,4	3 604,0	570,5
01.03.2019	4 638,8	386,4	381,9	4,5	4 252,4	3 631,0	621,4
01.04.2019	4 889,2	331,8	325,1	6,6	4 557,4	3 909,6	647,8
<b>Andijan region</b>							
01.01.2019	5 508,6	484,4	359,4	125,0	5 024,2	3 910,1	1 114,1
01.02.2019	5 571,9	518,3	395,8	122,5	5 053,7	3 905,8	1 147,9
01.03.2019	5 738,6	640,9	523,2	117,7	5 097,7	3 885,9	1 211,9
01.04.2019	6 100,5	669,1	534,0	135,1	5 431,4	4 120,3	1 311,1
<b>Bukhara region</b>							
01.01.2019	5 239,9	471,2	422,9	48,3	4 768,7	3 450,7	1 318,0
01.02.2019	5 342,5	530,1	480,3	49,8	4 812,4	3 428,2	1 384,2
01.03.2019	5 444,4	545,6	530,6	15,1	4 898,7	3 336,8	1 562,0
01.04.2019	5 709,1	499,4	471,6	27,8	5 209,7	3 490,6	1 719,1
<b>Djizak region</b>							
01.01.2019	3 747,4	330,6	295,7	35,0	3 416,8	2 849,7	567,1
01.02.2019	4 013,2	406,1	350,6	55,5	3 607,1	2 861,4	745,7
01.03.2019	4 165,5	491,2	436,7	54,5	3 674,3	2 917,6	756,7
01.04.2019	4 410,8	527,8	460,0	67,7	3 883,0	3 108,7	774,3



Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
<b>Kashkadarya region</b>							
01.01.2019	5 505,1	622,8	539,0	83,8	4 882,3	4 151,4	730,9
01.02.2019	5 620,8	726,9	640,9	86,0	4 893,9	4 150,5	743,4
01.03.2019	5 794,2	841,7	749,6	92,2	4 952,5	4 200,1	752,3
01.04.2019	6 143,8	910,1	809,0	101,0	5 233,7	4 472,6	761,1
<b>Navoi region</b>							
01.01.2019	3 502,5	271,1	270,1	0,9	3 231,5	2 791,8	439,7
01.02.2019	3 490,0	284,5	283,7	0,8	3 205,5	2 743,1	462,3
01.03.2019	3 548,8	356,8	354,8	2,0	3 192,0	2 722,5	469,5
01.04.2019	3 604,4	284,7	282,2	2,5	3 319,7	2 880,3	439,4
<b>Namangan region</b>							
01.01.2019	4 329,3	354,9	337,6	17,4	3 974,4	3 025,5	948,9
01.02.2019	4 490,7	399,0	382,2	16,9	4 091,7	3 068,2	1 023,5
01.03.2019	4 535,2	400,0	381,4	18,6	4 135,2	3 110,3	1 024,9
01.04.2019	4 914,3	488,9	443,2	45,7	4 425,4	3 361,6	1 063,8
<b>Samarkand region</b>							
01.01.2019	7 848,8	536,0	496,3	39,8	7 312,8	4 106,0	3 206,8
01.02.2019	8 031,9	580,4	539,7	40,7	7 451,5	4 071,6	3 379,9
01.03.2019	8 296,8	698,2	645,0	53,2	7 598,5	4 096,1	3 502,4
01.04.2019	8 633,6	796,3	737,4	58,9	7 837,3	4 279,3	3 558,0
<b>Surkhandarya region</b>							
01.01.2019	5 227,5	370,5	351,3	19,2	4 857,0	3 857,1	999,9
01.02.2019	5 338,9	430,2	412,1	18,2	4 908,7	3 895,6	1 013,1
01.03.2019	5 565,6	541,9	526,7	15,1	5 023,7	3 937,6	1 086,1
01.04.2019	5 829,7	522,2	505,0	17,3	5 307,4	4 217,7	1 089,8

Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
<b>Syrdarya region</b>							
01.01.2019	2 837,8	298,1	258,3	39,8	2 539,6	2 071,7	468,0
01.02.2019	2 942,3	357,5	317,1	40,5	2 584,8	2 078,3	506,5
01.03.2019	3 105,3	392,5	348,6	43,9	2 712,8	2 100,6	612,3
01.04.2019	3 309,3	397,7	357,1	40,6	2 911,6	2 270,2	641,4
<b>Tashkent region</b>							
01.01.2019	9 347,9	724,0	632,7	91,3	8 623,9	2 786,5	5 837,3
01.02.2019	12 413,6	866,2	717,1	149,0	11 547,4	4 257,5	7 289,9
01.03.2019	12 622,0	901,8	746,4	155,4	11 720,2	4 285,2	7 435,0
01.04.2019	12 996,1	1 044,4	796,5	248,0	11 951,7	4 561,4	7 390,3
<b>Fergana region</b>							
01.01.2019	5 927,1	452,3	424,9	27,4	5 474,8	4 360,1	1 114,7
01.02.2019	6 035,1	493,7	466,1	27,7	5 541,4	4 369,7	1 171,7
01.03.2019	6 169,2	570,6	542,9	27,7	5 598,6	4 402,4	1 196,2
01.04.2019	6 539,6	633,9	601,4	32,5	5 905,7	4 618,1	1 287,6
<b>Khorezm region</b>							
01.01.2019	4 055,7	249,4	236,4	13,0	3 806,3	2 831,7	974,7
01.02.2019	4 112,8	266,1	253,2	12,9	3 846,6	2 821,1	1 025,5
01.03.2019	4 169,9	264,5	246,2	18,2	3 905,5	2 864,5	1 041,0
01.04.2019	4 438,8	286,3	264,0	22,2	4 152,5	3 089,7	1 062,9
<b>Tashkent</b>							
01.01.2019	99 833,1	3 232,0	2 393,0	839,0	96 601,1	22 796,9	73 804,1
01.02.2019	100 580,5	3 146,3	2 215,4	930,9	97 434,3	21 652,5	75 781,8
01.03.2019	104 390,7	3 482,2	2 386,5	1 095,7	100 908,5	22 189,4	78 719,1
01.04.2019	105 975,8	3 662,8	2 575,7	1 087,2	102 312,9	22 661,2	79 651,7

Table 5.3.7b

**Outstanding loans of commercial banks in the first quarter of 2020**

(by maturity and region)

billions of UZS

Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
<b>Republic of Karakalpakstan</b>							
01.01.2020	6 136,0	409,0	381,0	28,0	5 727,0	4 713,9	1 013,0
01.02.2020	6 144,5	407,7	380,8	26,9	5 736,8	4 719,7	1 017,0
01.03.2020	6 250,7	454,0	414,0	40,0	5 796,7	4 784,3	1 012,4
01.04.2020	6 496,3	509,4	468,1	41,4	5 986,9	4 949,6	1 037,3
<b>Andijan region</b>							
01.01.2020	8 440,4	1 178,8	770,3	408,5	7 261,6	5 152,9	2 108,7
01.02.2020	8 498,1	1 209,4	800,5	408,8	7 288,7	5 143,2	2 145,5
01.03.2020	8 567,1	1 272,8	858,5	414,2	7 294,3	5 165,1	2 129,3
01.04.2020	8 857,5	1 436,3	958,3	478,0	7 421,2	5 250,0	2 171,2
<b>Bukhara region</b>							
01.01.2020	8 873,6	962,7	635,3	327,5	7 910,8	4 467,9	3 443,0
01.02.2020	8 954,1	927,7	638,5	289,2	8 026,5	4 486,6	3 539,9
01.03.2020	9 009,1	974,1	666,3	307,8	8 035,1	4 481,2	3 553,8
01.04.2020	9 162,9	909,4	675,3	234,1	8 253,5	4 582,6	3 670,9
<b>Djizak region</b>							
01.01.2020	6 629,3	670,7	539,6	131,1	5 958,6	4 411,0	1 547,6
01.02.2020	6 727,2	725,6	596,5	129,2	6 001,5	4 420,1	1 581,5
01.03.2020	6 860,2	748,4	664,7	83,7	6 111,8	4 514,8	1 597,0
01.04.2020	7 262,2	769,3	695,7	73,7	6 492,8	4 729,3	1 763,5

Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
<b>Kashkadarya region</b>							
01.01.2020	7 761,6	1 004,6	865,1	139,5	6 757,0	5 067,0	1 690,1
01.02.2020	7 849,3	1 079,3	946,1	133,2	6 770,1	5 017,0	1 753,0
01.03.2020	8 012,3	1 152,8	1 017,5	135,3	6 859,5	5 083,8	1 775,7
01.04.2020	8 378,3	1 319,5	1 125,8	193,7	7 058,8	5 280,0	1 778,8
<b>Navoi region</b>							
01.01.2020	6 243,9	368,4	315,0	53,3	5 875,5	3 938,6	1 936,9
01.02.2020	6 281,4	377,9	330,9	47,1	5 903,4	3 955,1	1 948,3
01.03.2020	6 309,1	385,2	362,1	23,1	5 923,9	3 987,3	1 936,6
01.04.2020	6 582,7	420,8	388,1	32,7	6 162,0	4 062,3	2 099,7
<b>Namangan region</b>							
01.01.2020	7 071,0	708,0	628,6	79,4	6 363,1	4 718,3	1 644,7
01.02.2020	7 148,3	757,2	669,3	87,9	6 391,1	4 752,1	1 639,0
01.03.2020	7 302,8	903,9	753,6	150,3	6 398,9	4 764,3	1 634,6
01.04.2020	7 531,2	1 009,2	758,2	251,0	6 522,0	4 830,3	1 691,7
<b>Samarkand region</b>							
01.01.2020	12 027,0	1 171,9	899,2	272,6	10 855,2	5 746,7	5 108,5
01.02.2020	11 437,3	1 250,8	920,5	330,2	10 186,5	5 776,4	4 410,2
01.03.2020	11 443,2	1 375,4	1 030,8	344,6	10 067,8	5 828,7	4 239,1
01.04.2020	11 704,1	1 441,6	1 085,0	356,6	10 262,5	6 031,8	4 230,7
<b>Surkhandarya region</b>							
01.01.2020	8 343,6	768,8	656,8	112,0	7 574,7	5 391,7	2 183,0
01.02.2020	8 369,3	758,2	647,6	110,6	7 611,1	5 395,5	2 215,5
01.03.2020	8 473,1	809,7	695,4	114,3	7 663,4	5 459,9	2 203,5
01.04.2020	8 750,2	894,5	756,8	137,8	7 855,6	5 631,2	2 224,4

Date	Total	including:					
		short-term loans	of which:		long-term loans	of which:	
			in national currency	in foreign currency		in national currency	in foreign currency
1	2	3	4	5	6	7	8
<b>Syrdarya region</b>							
01.01.2020	5 144,5	644,9	378,0	266,9	4 499,5	3 132,9	1 366,7
01.02.2020	5 245,6	682,8	397,2	285,6	4 562,8	3 123,6	1 439,2
01.03.2020	5 432,5	766,6	468,3	298,2	4 665,9	3 159,5	1 506,5
01.04.2020	5 660,3	721,1	494,6	226,5	4 939,2	3 288,6	1 650,6
<b>Tashkent region</b>							
01.01.2020	13 555,9	1 609,2	990,8	618,4	11 946,7	6 973,9	4 972,8
01.02.2020	13 728,1	1 704,8	1 051,1	653,6	12 023,4	7 009,7	5 013,7
01.03.2020	13 729,3	1 635,8	988,2	647,6	12 093,5	7 108,2	4 985,3
01.04.2020	14 134,0	1 775,3	1 006,9	768,4	12 358,7	7 341,5	5 017,3
<b>Fergana region</b>							
01.01.2020	8 774,0	976,6	832,6	144,0	7 797,3	5 711,1	2 086,2
01.02.2020	8 863,5	1 072,9	916,9	156,1	7 790,6	5 675,2	2 115,4
01.03.2020	9 109,5	1 194,6	1 020,7	173,9	7 914,9	5 731,4	2 183,6
01.04.2020	9 421,9	1 302,4	1 113,0	189,4	8 119,4	5 891,9	2 227,6
<b>Khorezm region</b>							
01.01.2020	6 349,8	565,5	425,8	139,7	5 784,3	3 978,4	1 805,9
01.02.2020	6 390,3	572,3	421,6	150,7	5 818,0	3 991,0	1 827,0
01.03.2020	6 512,5	640,7	428,8	211,8	5 871,9	4 035,8	1 836,1
01.04.2020	6 686,7	664,5	432,5	232,1	6 022,2	4 164,4	1 857,8
<b>Tashkent</b>							
01.01.2020	104 678,5	6 912,8	3 343,4	3 569,4	97 765,7	35 279,1	62 486,5
01.02.2020	105 837,5	7 512,6	3 266,1	4 246,5	98 325,0	34 941,7	63 383,3
01.03.2020	107 257,8	8 256,0	3 333,1	4 922,9	99 001,7	34 954,8	64 046,9
01.04.2020	109 764,3	9 019,4	3 379,7	5 639,7	100 744,9	35 260,0	65 484,9

Table 5.3.8

**Outstanding loans of commercial banks**  
(by sectors and purposes)

billions of UZS

Sectors and purposes	01.01.2019	01.04.2019	01.01.2020	01.04.2020
1	2	3	4	5
<b>Total</b>	<b>167 288</b>	<b>183 495</b>	<b>210 029</b>	<b>220 392</b>
<i>by sectors:</i>				
Industry	66 690	65 535	75 636	79 291
Agriculture	9 422	14 238	17 205	19 664
Construction	5 880	4 841	5 930	6 139
Trade and public catering	10 786	10 837	14 480	15 641
Transport and communication	20 913	21 354	23 516	24 437
Logistics supply and sales	2 746	1 252	3 302	3 540
Housing and community services	1 821	1 933	2 512	2 397
Individuals	24 427	26 704	39 934	43 489
Other sectors	24 602	36 801	27 514	25 795
<i>by purposes:</i>				
For purchasing of fixed assets	80 192,2	85 610,3	93 721,4	98 024,2
For replenishing of working capital	20 062,3	20 819,9	31 367,7	32 000,3
To legal entities for new construction and renovation	28 058,0	30 934,2	23 133,8	20 117,5
To individuals for construction and acquisition of new housing	14 046,4	14 655,1	20 538,2	22 981,4
For consumer purposes of individuals	7 621,8	8 410,7	12 479,7	14 022,9
Other purposes	17 307,1	23 064,8	28 788,2	33 246,3

Table 5.3.9

**Bank interest rates on national currency loans\***  
(weighted average interest rates, annual)

Loans by type and maturity	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Weighted average interest rates on all loans</b>	<b>22,6</b>	<b>24,2</b>	<b>24,3</b>	<b>25,8</b>	<b>25,6</b>	<b>24,8</b>
<i>including:</i>						
<b>Short-term loans</b>	<b>22,5</b>	<b>23,4</b>	<b>23,8</b>	<b>25,7</b>	<b>25,0</b>	<b>25,2</b>
- up to 60 days	25,0	27,8	25,9	23,9	24,6	23,9
- from 61 to 90 days	23,5	22,4	22,9	25,9	25,8	23,6
- from 91 to 180 days	22,8	23,0	23,3	24,8	23,7	25,4
- from 181 to 365 days	22,4	23,3	23,6	25,8	25,1	25,2
<b>Long-term loans</b>	<b>22,6</b>	<b>24,6</b>	<b>24,6</b>	<b>25,8</b>	<b>25,9</b>	<b>24,7</b>
- from 1 to 2 years	22,0	24,1	23,9	25,2	25,7	26,0
- from 2 to 3 years	24,0	25,5	25,1	27,8	27,4	26,0
- from 3 to 4 years	25,1	27,6	28,2	24,3	24,9	24,6
- from 4 to 5 years	19,7	20,7	21,2	21,6	22,6	21,8
- from 5 to 10 years	21,5	19,0	19,7	19,5	20,4	19,4
- over 10 years	18,3	18,4	18,8	17,9	17,8	18,6

\* Excluding interest rates on preferential loans and micro loans

Table 5.3.10

**Preferential interest rates on national currency loans**  
(weighted average interest rates, annual)

Loans by type and maturity	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Weighted average interest rates on all loans</b>	<b>8,5</b>	<b>6,8</b>	<b>5,9</b>	<b>7,2</b>	<b>8,3</b>	<b>8,9</b>
<i>including:</i>						
<b>Short-term loans</b>	<b>6,9</b>	<b>5,3</b>	<b>4,8</b>	<b>4,9</b>	<b>7,5</b>	<b>8,2</b>
- up to 60 days	8,5	8,6	10,5	8,0		
- from 61 to 90 days	9,8	8,5	10,9	9,6	9,4	11,9
- from 91 to 180 days	11,6	5,9	8,0	8,1	7,5	7,3
- from 181 to 365 days	5,2	4,4	4,8	4,8	7,5	8,2
<b>Long-term loans</b>	<b>9,7</b>	<b>8,2</b>	<b>6,3</b>	<b>7,5</b>	<b>8,5</b>	<b>9,1</b>
- from 1 to 2 years	9,8	7,5	5,3	7,3	7,5	8,3
- from 2 to 3 years	6,9	7,8	8,1	7,5	14,6	15,1
- from 3 to 4 years	10,0	14,4	11,1	8,6	13,8	12,1
- from 4 to 5 years	12,3	11,2	12,0	8,3	12,6	12,8
- from 5 to 10 years	13,5	13,7	12,6	14,7	15,4	14,4
- over 10 years	6,8	7,0	6,5	6,7	6,7	6,7



Table 5.3.11

**Bank interest rates on foreign currency loans\***  
(weighted average interest rates, annual)

Loans by type and maturity	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Weighted average interest rates on all loans</b>	<b>6,4</b>	<b>7,1</b>	<b>7,6</b>	<b>7,5</b>	<b>7,3</b>	<b>7,7</b>
<i>including:</i>						
<b>Short-term loans</b>	<b>7,5</b>	<b>9,4</b>	<b>8,8</b>	<b>6,9</b>	<b>6,9</b>	<b>7,6</b>
- up to 60 days	0,5	0,5	0,5	0,5	8,0	
- from 61 to 90 days		11,5			11,5	11,5
- from 91 to 180 days		10,4	9,4		8,8	8,2
- from 181 to 365 days	7,7	9,5	8,9	7,0	6,8	7,6
<b>Long-term loans</b>	<b>6,3</b>	<b>6,7</b>	<b>7,4</b>	<b>7,7</b>	<b>7,5</b>	<b>7,9</b>
- from 1 to 2 years	8,2	8,9	9,1	7,9	8,8	9,1
- from 2 to 3 years	9,1	10,7	10,4	10,7	9,8	9,3
- from 3 to 4 years	9,2	9,9	8,5	8,0	8,7	8,5
- from 4 to 5 years	7,6	8,0	8,0	6,6	7,6	7,5
- from 5 to 10 years	5,5	5,7	6,1	6,1	5,9	6,6
- over 10 years	4,3	4,2	3,5	4,0	6,4	

\* Excluding interest rates on loans issued by Fund for Reconstruction and Development of the Republic of Uzbekistan and foreign credit lines under the Government guarantee

Table 5.3.12

**Loans extended to small businesses**

billions of UZS

Period	Extended loans		of which:					
			legal entities		sole proprietorship		individuals	
	number	amount	number	amount	number	amount	number	amount
1	2	3	4	5	6	7	8	9
<b>2019</b>	<b>414 457</b>	<b>55 430,0</b>	<b>55 702</b>	<b>48 157,1</b>	<b>29 688</b>	<b>2 366,5</b>	<b>329 067</b>	<b>4 906,5</b>
January	11 214	2 385,2	6 009	2 208,5	1 309	109,3	3 896	67,3
February	11 185	2 615,2	4 463	2 328,3	2 683	214,4	4 039	72,4
March	22 757	4 228,3	5 747	3 785,7	2 935	216,0	14 075	226,6
April	49 553	4 565,1	5 328	3 678,8	4 082	289,1	40 143	597,2
May	132 172	5 147,7	5 099	3 222,9	2 767	198,1	124 306	1 726,7
June	58 021	5 456,0	5 813	4 411,7	3 614	246,3	48 594	798,0
July	54 332	5 844,5	6 573	5 180,1	3 331	246,8	44 428	417,6
August	35 815	6 340,8	4 968	5 918,4	2 105	177,6	28 742	244,8
September	13 614	4 618,0	3 303	4 331,8	1 569	129,9	8 742	156,4
October	9 438	4 562,0	3 064	4 153,9	1 954	206,4	4 420	201,7
November	8 004	4 516,1	2 644	4 184,5	1 722	161,8	3 638	169,8
December	8 352	5 151,0	2 691	4 752,3	1 617	170,9	4 044	227,9
<b>Q1 2020</b>	<b>32 968</b>	<b>8 710,2</b>	<b>16 285</b>	<b>7 941,0</b>	<b>4 783</b>	<b>496,6</b>	<b>11 900</b>	<b>272,7</b>
January	3 560	2 375,5	1 974	2 238,7	1 057	124,3	529	12,4
February	9 891	2 786,5	5 103	2 530,5	1 980	191,1	2 808	64,9
March	19 517	3 548,3	9 208	3 171,8	1 746	181,1	8 563	195,4

Table 5.3.13

**Loans extended to small business during the first quarter of 2020**  
(by regions)

billions of UZS

Period	Extended loans		of which:					
			legal entities		sole proprietorship		individuals	
	number	amount	number	amount	number	amount	number	amount
1	2	3	4	5	6	7	8	9
<b>Republic of Karakalpakstan</b>	<b>3 089</b>	<b>272,9</b>	<b>1 345</b>	<b>219,9</b>	<b>250</b>	<b>17,6</b>	<b>1 494</b>	<b>35,5</b>
January	154	27,4	98	24,6	49	2,7	7	0,2
February	1 125	107,7	696	93,4	110	8,5	319	5,7
March	1 810	137,9	551	101,9	91	6,4	1 168	29,7
<b>Andijan region</b>	<b>1 410</b>	<b>499,7</b>	<b>641</b>	<b>449,5</b>	<b>449</b>	<b>43,2</b>	<b>320</b>	<b>6,9</b>
January	283	84,0	168	75,4	97	8,3	18	0,4
February	391	192,1	150	174,7	176	16,3	65	1,1
March	736	223,5	323	199,4	176	18,6	237	5,4
<b>Bukhara region</b>	<b>3 928</b>	<b>534,7</b>	<b>3 114</b>	<b>497,5</b>	<b>257</b>	<b>26,0</b>	<b>557</b>	<b>11,3</b>
January	240	174,6	174	169,3	64	5,2	2	0,0
February	1 995	187,6	1 818	174,5	111	11,3	66	1,8
March	1 693	172,6	1 122	153,7	82	9,5	489	9,5
<b>Djizak region</b>	<b>1 806</b>	<b>324,3</b>	<b>733</b>	<b>284,7</b>	<b>212</b>	<b>19,7</b>	<b>861</b>	<b>19,9</b>
January	191	76,3	96	68,7	54	6,8	41	0,8
February	411	165,0	180	156,7	70	4,8	161	3,5
March	1 204	83,0	457	59,3	88	8,1	659	15,7
<b>Kashkadarya region</b>	<b>3 443</b>	<b>439,9</b>	<b>1 998</b>	<b>385,0</b>	<b>415</b>	<b>38,1</b>	<b>1 030</b>	<b>16,9</b>
January	358	73,0	216	63,8	72	7,4	70	1,8
February	487	205,1	109	186,3	172	15,1	206	3,6
March	2 598	161,9	1 673	134,8	171	15,6	754	11,5
<b>Navoi region</b>	<b>1 890</b>	<b>249,5</b>	<b>943</b>	<b>211,1</b>	<b>224</b>	<b>22,4</b>	<b>723</b>	<b>15,9</b>
January	137	27,2	73	22,2	49	4,6	15	0,4
February	739	81,0	447	66,1	91	10,0	201	4,9
March	1 014	141,3	423	122,9	84	7,8	507	10,6
<b>Namangan region</b>	<b>2 650</b>	<b>480,2</b>	<b>692</b>	<b>422,1</b>	<b>220</b>	<b>17,8</b>	<b>1 738</b>	<b>40,4</b>
January	236	124,2	74	116,2	56	5,4	106	2,6
February	806	137,4	81	116,6	79	5,1	646	15,7
March	1 608	218,6	537	189,3	85	7,3	986	22,0
<b>Samarkand region</b>	<b>2 918</b>	<b>663,3</b>	<b>1 699</b>	<b>600,5</b>	<b>427</b>	<b>43,0</b>	<b>792</b>	<b>19,8</b>
January	329	100,7	142	87,4	98	11,5	89	1,9
February	753	295,8	368	273,2	181	17,4	204	5,3
March	1 836	266,8	1 189	240,0	148	14,2	499	12,6

Period	Extended loans		of which:					
			legal entities		sole proprietorship		individuals	
	number	amount	number	amount	number	amount	number	amount
1	2	3	4	5	6	7	8	9
<b>Surkhandarya region</b>	<b>2 323</b>	<b>482,4</b>	<b>952</b>	<b>432,9</b>	<b>279</b>	<b>24,1</b>	<b>1 092</b>	<b>25,3</b>
January	209	64,5	87	58,0	54	4,7	68	1,8
February	622	188,3	173	170,3	129	10,5	320	7,4
March	1 492	229,6	692	204,6	96	8,9	704	16,1
<b>Syrdarya region</b>	<b>1 259</b>	<b>324,1</b>	<b>659</b>	<b>302,7</b>	<b>141</b>	<b>9,1</b>	<b>459</b>	<b>12,3</b>
January	94	65,9	32	63,7	23	1,3	39	0,9
February	210	170,3	23	162,3	85	5,3	102	2,7
March	955	87,9	604	76,7	33	2,6	318	8,7
<b>Tashkent region</b>	<b>1 685</b>	<b>1 086,1</b>	<b>1 106</b>	<b>1 047,6</b>	<b>355</b>	<b>32,4</b>	<b>224</b>	<b>6,1</b>
January	358	229,2	264	222,8	70	5,8	24	0,5
February	630	304,7	453	291,5	139	12,2	38	1,0
March	697	552,3	389	533,3	146	14,4	162	4,6
<b>Fergana region</b>	<b>3 073</b>	<b>517,7</b>	<b>596</b>	<b>395,9</b>	<b>544</b>	<b>74,4</b>	<b>1 933</b>	<b>47,4</b>
January	282	130,4	133	101,6	112	28,0	37	0,8
February	667	161,9	125	131,3	238	23,2	304	7,4
March	2 124	225,4	338	163,0	194	23,2	1 592	39,2
<b>Khorezm region</b>	<b>1 822</b>	<b>373,0</b>	<b>1 001</b>	<b>334,0</b>	<b>341</b>	<b>29,7</b>	<b>480</b>	<b>9,3</b>
January	261	80,3	174	74,1	74	5,9	13	0,3
February	465	184,7	240	169,1	139	13,3	86	2,3
March	1 096	108,1	587	90,8	128	10,6	381	6,7
<b>Tashkent</b>	<b>1 672</b>	<b>2 462,3</b>	<b>806</b>	<b>2 357,7</b>	<b>669</b>	<b>98,9</b>	<b>197</b>	<b>5,7</b>
January	428	1 117,9	243	1 091,1	185	26,8		
February	590	405,1	240	364,5	260	38,1	90	2,5
March	654	939,3	323	902,2	224	34,0	107	3,2

Table 5.3.14

**Loans extended to small business**  
(by main directions)

billions of UZS

Main directions	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Loans extended from all sources of financing, in total</b>	<b>2 385,2</b>	<b>2 615,2</b>	<b>4 228,3</b>	<b>2 375,5</b>	<b>2 786,5</b>	<b>3 548,3</b>
<i>including:</i>						
Extended microcredits	249,8	358,0	496,2	189,5	401,7	479,2
For the development of family entrepreneurship and handicraft	75,7	83,0	209,0	113,3	125,3	336,8
For the development of service sector	342,8	461,9	572,7	297,8	497,3	452,8
Supporting women's entrepreneurship	217,1	223,1	243,7	89,7	143,1	205,8
To the households for running business	67,3	72,4	226,6	12,4	64,9	195,4
From foreign credit lines (million USD)	88,3	136,9	140,1	145,4	148,3	172,2

Table 5.3.15

**Loans extended to small business**  
(by sectors)

billions of UZS

Sectors	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Total</b>	<b>2 385,2</b>	<b>2 615,2</b>	<b>4 228,3</b>	<b>2 375,5</b>	<b>2 786,5</b>	<b>3 548,3</b>
Industry	1 047,3	794,4	1 574,8	877,6	1 029,8	1 049,3
Agriculture	321,9	413,8	666,6	167,6	369,3	303,9
Construction	211,1	213,9	233,9	156,2	157,3	270,1
Trade and public catering	282,9	480,0	581,7	463,5	733,6	821,8
Transport and communication	87,5	139,0	122,2	284,8	251,6	589,3
Others	367,1	501,7	822,6	413,3	180,0	318,4
Individuals	67,3	72,4	226,6	12,4	64,9	195,4

Table 5.3.16

**Mortgage loans extended to individuals**

Period	Extended loans		Weighted average interest rates, in percent	
	number	amount billions of UZS	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5
<b>2019</b>	<b>67 261</b>	<b>7 977,4</b>	<b>x</b>	<b>x</b>
January	5 193	309,9	9,4	9,4
February	3 483	211,0	9,9	10,8
March	6 567	462,8	9,8	9,6
April	3 785	446,0	9,9	10,3
May	5 150	600,0	10,3	11,0
June	5 777	752,6	10,3	10,3
July	6 974	1 022,1	10,2	10,0
August	5 723	877,8	10,2	10,2
September	3 606	621,8	10,3	11,0
October	3 851	615,0	10,5	12,0
November	5 024	849,5	10,7	12,1
December	12 128	1 208,9	10,7	11,0
<b>Q1 2020</b>	<b>15 658</b>	<b>2 490,2</b>	<b>x</b>	<b>x</b>
January	6 327	959,7	10,6	10,6
February	4 292	730,9	10,8	11,1
March	5 039	799,6	10,9	11,0

Table 5.3.17

**Mortgage loans extended to individuals during the first quarter of 2020**  
(by regions)

Period	Extended loans		Weighted average interest rates, in percent	
	number	amount billions of UZS	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5
<b>Republic of Karakalpakstan</b>	<b>1 225</b>	<b>162</b>	<b>x</b>	<b>x</b>
January	692	76,6	11,8	11,8
February	268	46,3	12,0	12,3
March	265	38,6	12,2	12,9
<b>Andijan region</b>	<b>480</b>	<b>64</b>	<b>x</b>	<b>x</b>
January	200	34,4	10,1	10,1
February	166	19,4	10,5	11,0
March	114	10,3	11,1	13,0
<b>Bukhara region</b>	<b>278</b>	<b>51</b>	<b>x</b>	<b>x</b>
January	156	28,8	13,3	13,3
February	63	10,5	13,6	14,1
March	59	11,5	13,4	12,9
<b>Djizak region</b>	<b>620</b>	<b>100</b>	<b>x</b>	<b>x</b>
January	162	19,0	12,7	12,7
February	226	42,9	11,8	11,0
March	232	38,1	11,3	10,7
<b>Kashkadarya region</b>	<b>797</b>	<b>85</b>	<b>x</b>	<b>x</b>
January	210	8,3	9,7	9,7
February	179	18,2	9,6	9,5
March	408	58,4	9,5	9,4
<b>Navoi region</b>	<b>337</b>	<b>51</b>	<b>x</b>	<b>x</b>
January	222	39,0	10,7	10,7
February	54	4,3	11,9	16,6
March	61	7,7	13,5	21,1
<b>Namangan region</b>	<b>1 097</b>	<b>102</b>	<b>x</b>	<b>x</b>
January	693	64,7	9,3	9,3
February	216	23,3	9,9	11,7
March	188	14,5	10,0	10,4
<b>Samarkand region</b>	<b>1 109</b>	<b>172</b>	<b>x</b>	<b>x</b>
January	408	53,6	15,7	15,7
February	422	67,0	16,1	16,5
March	279	50,9	15,7	14,6



Period	Extended loans		Weighted average interest rates, in percent	
	number	amount billions of UZS	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5
<b>Surkhandarya region</b>	<b>991</b>	<b>116</b>	<b>x</b>	<b>x</b>
January	223	31,9	14,3	14,3
February	176	36,8	14,7	15,2
March	592	47,1	11,6	9,5
<b>Syrdarya region</b>	<b>344</b>	<b>66</b>	<b>x</b>	<b>x</b>
January	62	6,1	10,9	10,9
February	70	15,8	10,6	10,4
March	212	43,7	11,0	11,3
<b>Tashkent region</b>	<b>1 291</b>	<b>133</b>	<b>x</b>	<b>x</b>
January	439	28,9	12,4	12,4
February	360	42,7	11,0	9,2
March	492	61,9	10,5	9,8
<b>Fergana region</b>	<b>533</b>	<b>67</b>	<b>x</b>	<b>x</b>
January	246	19,3	14,4	14,4
February	86	14,7	13,8	12,3
March	201	32,8	13,0	11,7
<b>Khorezm region</b>	<b>433</b>	<b>38</b>	<b>x</b>	<b>x</b>
January	144	19,8	13,0	13,0
February	213	8,9	9,5	7,2
March	76	9,0	9,5	9,1
<b>Tashkent</b>	<b>6 123</b>	<b>1 284</b>	<b>x</b>	<b>x</b>
January	2 470	529,3	8,3	8,3
February	1 792	380,1	9,0	9,9
March	1 861	375,1	9,6	10,9

Table 5.3.18

## Consumer loans extended to individuals

billions of UZS

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>2019</b>	<b>962 554</b>	<b>11 108,5</b>	<b>72 065</b>	<b>5 065,4</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	39 685	312,3	3 174	180,8	7 377,9	3 392,5	26,3	26,3	24,4	24,4
February	67 747	723,8	7 216	454,5	7 855,0	3 726,4	27,0	27,3	25,3	25,7
March	88 311	772,5	5 191	325,0	8 410,7	3 901,7	27,1	27,2	26,0	27,3
April	79 546	966,4	6 180	401,2	8 843,8	4 099,7	27,3	27,7	26,1	26,4
May	75 487	1 042,4	6 086	437,0	9 532,6	4 321,1	27,5	28,2	26,2	26,3
June	89 480	1 155,9	6 879	477,3	10 605,1	4 591,5	27,8	28,9	26,4	27,1
July	99 328	1 336,4	8 707	575,3	10 854,6	4 819,3	28,1	28,8	26,6	27,4
August	105 559	1 867,3	12 600	1 176,1	12 257,3	5 695,4	26,3	20,4	22,9	14,0
September	75 957	827,7	4 191	299,6	12 732,0	5 873,6	26,3	26,7	22,9	23,0
October	77 707	683,5	3 200	200,1	12 685,8	5 755,9	26,6	29,9	23,0	25,9
November	75 418	701,4	4 254	262,7	12 544,5	5 630,9	26,8	30,3	23,3	27,6
December	88 329	718,9	4 387	275,9	12 479,7	5 557,3	27,1	31,4	23,6	29,3
<b>Q1 2020</b>	<b>350 357</b>	<b>3 696,9</b>	<b>22 520</b>	<b>1 549,6</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	82 020	923,0	6 476	449,1	12 654,2	5 747,2	30,6	30,6	29,3	29,3
February	133 142	1 591,6	10 412	707,0	13 626,8	6 202,2	30,5	30,4	28,6	28,1
March	135 195	1 182,3	5 632	393,5	14 022,9	6 361,5	30,5	30,4	28,2	27,2

Table 5.3.19a

**Consumer loans extended to individuals during the first quarter of 2019**  
(by regions)

billions of UZS

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>Republic of Karakalpakstan</b>	<b>12 108</b>	<b>93,6</b>	<b>606</b>	<b>36,1</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	1 448	7,2	81	3,8	568,3	225,5	26,9	26,9	25,8	25,8
February	3 459	31,0	263	16,5	576,5	233,0	28,0	28,3	27,1	27,4
March	7 201	55,4	262	15,8	621,6	239,6	27,5	27,1	27,5	28,0
<b>Andijan region</b>	<b>10 077</b>	<b>101,3</b>	<b>819</b>	<b>51,3</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	1 729	12,9	171	9,3	472,0	206,8	25,6	25,6	25,1	25,1
February	3 166	38,9	400	25,4	490,0	225,2	27,4	28,0	26,7	27,3
March	5 182	49,5	248	16,7	527,7	233,5	27,9	28,4	27,3	28,6
<b>Bukhara region</b>	<b>11 123</b>	<b>94,8</b>	<b>964</b>	<b>54,0</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	2 377	13,5	164	7,8	333,3	189,7	28,2	28,2	28,4	28,4
February	4 275	40,9	461	26,3	361,5	207,5	27,8	27,7	27,0	26,5
March	4 471	40,5	339	19,8	389,8	218,3	28,0	28,3	27,1	27,4
<b>Djizak region</b>	<b>4 500</b>	<b>61,4</b>	<b>494</b>	<b>32,5</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	386	6,9	73	5,1	285,9	117,8	24,7	24,7	23,2	23,2
February	1 315	21,9	227	14,7	295,5	127,3	27,2	28,0	25,9	26,9
March	2 799	32,6	194	12,8	319,4	134,4	27,0	26,9	26,2	26,7
<b>Kashkadarya region</b>	<b>13 319</b>	<b>112,2</b>	<b>1 091</b>	<b>65,6</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	2 238	16,2	238	12,4	425,5	231,8	26,0	26,0	25,4	25,4
February	4 559	43,7	478	29,4	459,4	251,0	27,3	27,7	26,6	27,2
March	6 522	52,3	375	23,8	491,0	263,0	27,3	27,3	27,2	28,3

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>Navoi region</b>	<b>10 429</b>	<b>125,6</b>	<b>1 497</b>	<b>78,5</b>	x	x	x	x	x	x
January	1 808	16,6	273	11,9	458,7	183,9	27,6	27,6	26,9	26,9
February	3 816	50,9	645	34,1	491,4	211,1	28,0	28,1	27,0	27,0
March	4 805	58,1	579	32,6	532,1	236,2	27,9	27,9	27,2	27,5
<b>Namangan region</b>	<b>6 922</b>	<b>74,7</b>	<b>521</b>	<b>32,8</b>	x	x	x	x	x	x
January	990	11,2	95	5,3	444,3	164,1	26,4	26,4	24,4	24,4
February	2 413	29,0	236	15,2	455,0	174,4	27,2	27,5	25,2	25,5
March	3 519	34,5	190	12,4	481,8	181,0	27,1	27,0	26,3	28,2
<b>Samarkand region</b>	<b>11 941</b>	<b>139,4</b>	<b>954</b>	<b>64,0</b>	x	x	x	x	x	x
January	2 421	24,7	181	11,3	564,7	239,1	26,3	26,3	25,9	25,9
February	3 728	52,4	431	30,1	597,5	260,4	27,2	27,6	25,8	25,8
March	5 792	62,3	342	22,5	645,5	273,9	27,0	26,8	26,3	27,3
<b>Surkhandarya region</b>	<b>5 902</b>	<b>91,6</b>	<b>901</b>	<b>62,7</b>	x	x	x	x	x	x
January	789	9,1	127	7,1	331,6	178,5	25,3	25,3	25,2	25,2
February	1 856	43,8	492	35,5	360,5	205,9	26,0	26,2	26,2	26,4
March	3 257	38,7	282	20,1	384,9	215,0	26,0	26,0	27,1	28,8
<b>Syrdarya region</b>	<b>3 887</b>	<b>46,2</b>	<b>333</b>	<b>22,4</b>	x	x	x	x	x	x
January	452	4,2	39	2,0	175,6	73,5	25,0	25,0	24,1	24,1
February	1 204	13,3	132	8,8	180,3	79,0	26,3	26,7	26,3	26,9
March	2 231	28,7	162	11,6	229,5	88,8	25,8	25,6	26,0	25,7
<b>Tashkent region</b>	<b>13 988</b>	<b>106,1</b>	<b>893</b>	<b>54,8</b>	x	x	x	x	x	x
January	2 567	13,5	88	5,5	459,7	187,8	25,6	25,6	26,6	26,6
February	4 647	38,6	342	23,0	472,7	202,4	26,3	26,6	26,6	26,6
March	6 774	54,0	463	26,2	496,4	209,0	26,5	26,7	27,3	28,2

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>Fergana region</b>	<b>19 160</b>	<b>146,7</b>	<b>1 097</b>	<b>67,9</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	3 502	20,1	170	9,6	571,7	220,2	26,6	26,6	26,4	26,4
February	6 872	55,4	510	30,7	615,0	246,2	27,7	28,1	26,6	26,7
March	8 786	71,2	417	27,5	672,7	262,0	27,7	27,8	27,8	29,6
<b>Khorezm region</b>	<b>10 608</b>	<b>100,9</b>	<b>610</b>	<b>36,9</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	1 674	12,1	57	3,0	500,9	174,2	27,1	27,1	25,8	25,8
February	3 499	37,4	288	17,9	515,9	184,7	28,5	28,9	27,5	27,8
March	5 435	51,4	265	16,0	561,4	193,2	28,3	28,1	27,8	28,1
<b>Tashkent</b>	<b>61 779</b>	<b>514,1</b>	<b>4 801</b>	<b>300,7</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	17 304	144,1	1 417	86,5	1 785,8	999,9	26,2	26,2	22,9	22,9
February	22 938	226,8	2 311	146,9	1 983,6	1 118,2	26,4	26,5	23,3	23,5
March	21 537	143,2	1 073	67,3	2 057,0	1 153,7	26,5	26,8	23,6	24,6

Table 5.3.19b

**Consumer loans extended to individuals during the first quarter of 2020**  
(by regions)

billions of UZS

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>Republic of Karakalpakstan</b>	<b>24 079</b>	<b>226,7</b>	<b>1 589</b>	<b>94,2</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	5 310	55,0	489	28,9	932,7	357,1	29,6	29,6	28,6	28,6
February	9 184	99,9	690	42,0	943,2	385,2	30,6	31,2	28,1	27,7
March	9 585	71,8	410	23,4	1 012,0	399,3	30,4	29,9	27,6	26,0
<b>Andijan region</b>	<b>25 807</b>	<b>205,6</b>	<b>887</b>	<b>59,4</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	6 185	53,8	268	17,1	720,7	299,4	31,0	31,0	28,9	28,9
February	10 342	92,0	426	29,1	835,7	331,9	30,6	30,3	27,9	27,3
March	9 280	59,8	193	13,3	789,4	314,7	30,8	31,2	27,7	27,2
<b>Bukhara region</b>	<b>16 060</b>	<b>202,9</b>	<b>1 264</b>	<b>88,1</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	3 715	46,3	345	22,3	581,9	294,5	30,5	30,5	29,3	29,3
February	6 582	90,9	595	41,8	652,9	321,3	30,6	30,7	28,9	28,6
March	5 763	65,7	324	24,0	670,0	329,1	30,6	30,6	28,4	27,3
<b>Djizak region</b>	<b>13 299</b>	<b>153,7</b>	<b>742</b>	<b>54,1</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	2 920	32,1	147	12,3	503,8	183,8	31,3	31,3	29,8	29,8
February	4 854	67,0	384	25,6	534,5	202,4	30,5	30,2	28,3	27,6
March	5 525	54,6	211	16,2	570,3	214,2	30,3	29,8	28,2	27,8
<b>Kashkadarya region</b>	<b>29 673</b>	<b>268,9</b>	<b>1 707</b>	<b>112,6</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	5 408	63,2	524	34,7	817,3	384,0	30,7	30,7	30,1	30,1
February	11 987	116,7	811	52,7	885,8	409,0	30,7	30,6	29,2	28,6
March	12 278	89,0	372	25,3	932,2	426,6	30,8	31,1	28,9	27,9

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>Navoi region</b>	<b>19 282</b>	<b>274,9</b>	<b>2 271</b>	<b>153,1</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	3 893	66,4	588	44,4	907,4	446,3	29,7	29,7	28,5	28,5
February	7 490	121,4	1 129	73,7	989,1	506,7	29,6	29,5	28,2	28,0
March	7 899	87,1	554	35,1	1 029,6	519,1	29,7	30,0	28,2	28,0
<b>Namangan region</b>	<b>20 708</b>	<b>150,4</b>	<b>604</b>	<b>41,3</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	5 480	39,4	175	10,8	666,3	226,7	31,0	31,0	27,5	27,5
February	8 250	67,4	288	19,8	703,6	244,6	30,3	29,9	27,8	28,0
March	6 978	43,7	141	10,6	715,1	240,0	30,3	30,3	27,8	27,5
<b>Samarkand region</b>	<b>23 948</b>	<b>283,2</b>	<b>1 556</b>	<b>114,7</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	5 384	73,8	442	33,6	1 058,2	434,1	30,4	30,4	29,3	29,3
February	10 025	126,5	751	54,8	1 136,8	454,9	30,2	30,1	28,8	28,5
March	8 539	82,9	363	26,3	1 164,7	487,3	30,3	30,6	28,6	27,8
<b>Surkhandarya region</b>	<b>14 061</b>	<b>180,9</b>	<b>1 247</b>	<b>85,2</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	3 272	42,4	346	24,2	565,7	288,1	31,2	31,2	30,0	30,0
February	5 237	78,6	556	36,6	638,4	329,1	31,3	31,4	29,4	29,0
March	5 552	60,0	345	24,4	636,7	316,2	30,8	29,7	28,3	25,6
<b>Syrdarya region</b>	<b>10 957</b>	<b>130,2</b>	<b>781</b>	<b>57,6</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	2 723	34,6	269	19,6	431,2	223,0	30,8	30,8	30,3	30,3
February	3 710	55,4	351	26,1	408,4	185,2	30,5	30,4	29,3	28,4
March	4 524	40,3	161	11,9	510,7	266,6	30,3	29,8	29,1	28,5
<b>Tashkent region</b>	<b>39 423</b>	<b>321,3</b>	<b>1 691</b>	<b>112,3</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	9 613	70,2	409	28,6	932,2	384,0	30,8	30,8	30,9	30,9
February	13 227	138,5	795	52,8	1 010,9	415,6	30,8	30,9	29,5	28,7
March	16 583	112,6	487	30,8	1 041,3	433,8	31,0	31,3	29,2	28,3

Period	Extended loans, total		including car loans		Debt on loans (at the end of reporting period)	including car loans	Weighted average interest rate, in percent		including car loans	
	number	amount	number	amount			on loans extended since the beginning of the year	on loans extended during the month	on loans extended since the beginning of the year	on loans extended during the month
1	2	3	4	5	6	7	8	9	10	11
<b>Fergana region</b>	<b>38 307</b>	<b>321,0</b>	<b>1 475</b>	<b>100,2</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	9 254	78,4	417	26,2	997,9	371,4	31,9	31,9	29,3	29,3
February	14 993	140,3	740	50,1	1 096,6	403,5	31,6	31,3	28,9	28,7
March	14 060	102,3	318	23,9	1 134,5	411,9	31,8	32,3	28,8	28,6
<b>Khorezm region</b>	<b>20 078</b>	<b>208,9</b>	<b>1 088</b>	<b>78,2</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	5 027	62,6	409	30,5	834,2	301,6	30,1	30,1	29,1	29,1
February	7 547	86,0	483	34,0	885,8	324,3	30,1	30,0	28,6	28,2
March	7 504	60,2	196	13,7	896,4	325,6	30,3	30,8	28,5	27,8
<b>Tashkent</b>	<b>54 675</b>	<b>768,3</b>	<b>5 618</b>	<b>398,7</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
January	13 836	204,8	1 648	115,9	2 704,6	1 553,1	30,3	30,3	29,2	29,2
February	19 714	311,1	2 413	168,1	2 905,0	1 688,5	30,2	30,1	28,1	27,4
March	21 125	252,5	1 557	114,7	2 920,1	1 677,1	30,0	29,5	27,5	26,1



Table 5.3.20

**Consumer loans extended to individuals**  
(by purposes)

billions of UZS

Purposes	2019			2020		
	January	February	March	January	February	March
1	2	3	4	5	6	7
<b>Total</b>	<b>312,3</b>	<b>723,8</b>	<b>772,5</b>	<b>923,0</b>	<b>1 591,6</b>	<b>1 182,3</b>
For the purchase of motor vehicles	180,8	454,5	325,0	449,1	707,0	393,5
For furniture and interior items	4,7	12,6	27,4	11,2	21,9	13,4
For home appliances	54,5	123,9	180,7	175,6	284,3	184,8
For medical services	0,0	0,1	0,1	0,5	0,2	0,0
Educational loans	2,0	14,2	50,5	1,0	2,1	10,9
Overdraft loans	25,9	30,7	36,6	26,8	37,2	52,3
For goods used to home repair	2,1	12,9	21,2	6,1	14,7	13,2
Other types of consumer loans	42,2	74,9	131,1	252,7	524,1	514,3

Table 5.3.21

**Balances of consumer loans extended to individuals**  
(by purposes)

billions of UZS

Purposes	01.01.2019	01.04.2019	01.01.2020	01.04.2020
1	2	3	4	5
<b>Total</b>	<b>7 621,8</b>	<b>8 410,7</b>	<b>12 479,7</b>	<b>14 022,9</b>
For the purchase of motor vehicles	3 377,6	3 901,7	5 557,3	6 361,5
For furniture and interior items	545,3	513,1	477,3	448,6
For home appliances	2 096,8	2 168,4	3 166,0	3 402,3
For medical services	3,0	2,3	5,7	4,6
Educational loans	380,3	397,9	332,7	316,8
Overdraft loans	96,5	75,5	124,2	152,4
For goods used to home repair	530,8	484,6	488,6	450,7
Other types of consumer loans	591,5	867,2	2 327,9	2 886,0

## VI. MAIN INDICATORS OF PAYMENT SYSTEM

Table 6.1

## Payments through the Interbank payment system

billions of UZS

Period	Memorial order		Payment order		Payment request		Letter of credit		Collection order		Total	
	number	amount	number	amount	number	amount	number	amount	number	amount	number	amount
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2019</b>	<b>20 386 490</b>	<b>371 452,9</b>	<b>40 772 792</b>	<b>749 207,2</b>	<b>413 897</b>	<b>775,3</b>	<b>348</b>	<b>117,3</b>	<b>8 669 940</b>	<b>5 383,4</b>	<b>70 243 467</b>	<b>1 126 936,1</b>
January	1 621 817	24 256,8	2 784 655	43 504,0	36 121	52,3	10	13,4	519 987	232,3	4 962 590	68 058,9
February	1 746 631	23 312,0	3 045 374	46 669,5	35 462	70,9	26	8,5	585 282	411,8	5 412 775	70 472,6
March	1 670 622	26 213,6	3 251 039	57 075,6	36 840	61,7	30	6,0	693 082	447,0	5 651 613	83 803,8
April	1 863 191	28 598,7	3 596 303	62 773,2	36 018	53,6	35	12,4	757 576	363,3	6 253 123	91 801,3
May	1 796 727	30 576,3	3 645 128	66 111,6	37 147	57,2	53	12,2	723 358	381,4	6 202 413	97 138,6
June	1 616 422	32 406,2	3 243 170	62 280,2	35 563	50,1	12	3,5	647 941	291,1	5 543 108	95 031,1
July	1 777 552	32 849,2	3 583 876	65 623,9	34 355	55,6	32	10,4	678 083	347,9	6 073 898	98 887,0
August	1 606 409	32 727,6	3 441 726	64 567,1	35 549	59,9	55	14,6	683 596	478,9	5 767 335	97 848,1
September	1 577 597	33 950,6	3 286 004	65 768,2	34 980	69,0	36	12,2	737 065	513,3	5 635 682	100 313,3
October	1 859 743	37 540,0	3 599 003	69 048,2	33 647	77,2	14	5,3	865 763	530,8	6 358 170	107 201,5
November	1 622 204	33 950,4	3 406 478	65 288,9	33 761	71,7	21	7,4	784 713	695,3	5 847 177	100 013,7
December	1 627 575	35 071,5	3 890 036	80 496,9	24 454	96,1	24	11,4	993 494	690,1	6 535 583	116 366,1
<b>Q1 2020</b>	<b>4 181 791</b>	<b>121 849,7</b>	<b>9 576 594</b>	<b>187 071,7</b>	<b>51 789</b>	<b>228,2</b>	<b>66</b>	<b>10,9</b>	<b>2 177 823</b>	<b>1 429,4</b>	<b>15 988 063</b>	<b>310 589,9</b>
January	1 450 876	38 192,2	3 044 074	60 676,0	17 504	75,4	23	4,1	704 059	333,6	5 216 536	99 281,4
February	1 479 894	36 092,7	3 178 006	61 089,4	17 266	70,7	27	3,7	761 057	616,6	5 436 250	97 873,2
March	1 251 021	47 564,8	3 354 514	65 306,3	17 019	82,0	16	3,1	712 707	479,2	5 335 277	113 435,4

Table 6.2

**Transactions effected by the Central bank clearing system**

billions of UZS

Period	Transaction	
	number	amount
1	2	3
<b>2019</b>	<b>81 156 623</b>	<b>20 030,4</b>
January	6 368 491	1 118,5
February	6 771 575	1 300,2
March	6 553 595	1 320,0
April	6 885 355	1 333,3
May	7 335 244	1 379,8
June	5 894 455	1 032,4
July	7 116 439	1 452,9
August	6 440 346	1 589,7
September	6 402 371	2 332,8
October	7 296 020	2 413,7
November	6 703 453	2 058,1
December	7 389 279	2 699,0
<b>Q1 2020</b>	<b>19 968 167</b>	<b>6 735,7</b>
January	7 146 572	2 492,0
February	6 966 542	2 493,4
March	5 855 053	1 750,3

Table 6.3

**Number of bank cards, POS-terminals, ATMs, self-service kiosks and transactions through POS-terminals**

Date	Number of issued bank cards	Number of installed POS-terminals	Number of installed ATMs and self-service kiosks	Total amount of transactions through POS-terminals, billions of UZS
1	2	3	4	5
01.01.2019	17 686 598	244 913	6 859	63 712,5
01.02.2019	17 929 741	244 660	6 918	4 846,0
01.03.2019	18 562 927	246 144	7 244	9 646,6
01.04.2019	18 192 516	250 200	7 495	15 275,6
01.05.2019	18 541 011	268 985	7 566	20 808,0
01.06.2019	19 622 320	276 616	7 667	26 940,6
01.07.2019	18 855 184	284 020	7 743	33 052,2
01.08.2019	19 276 615	291 455	7 914	39 113,1
01.09.2019	19 694 758	310 481	8 095	45 199,0
01.10.2019	19 821 477	339 588	8 327	51 545,4
01.11.2019	19 858 910	358 861	8 570	58 024,7
01.12.2019	20 143 038	375 127	8 709	64 284,5
01.01.2020	20 547 366	392 361	9 203	71 020,2
01.02.2020	20 774 173	407 278	9 687	6 211,5
01.03.2020	21 008 149	414 551	10 165	11 651,0
01.04.2020	21 105 406	417 192	10 438	17 945,0

Table 6.4

**Number of users of remote banking services**

Date	Legal entities and individual entrepreneurs	Individuals	Total
1	2	3	4
01.01.2019	359 770	7 599 337	7 959 107
01.02.2019	476 143	8 422 840	8 898 983
01.03.2019	498 601	8 718 926	9 217 527
01.04.2019	498 936	8 872 511	9 371 447
01.05.2019	515 863	9 038 211	9 554 074
01.06.2019	528 212	9 153 882	9 682 094
01.07.2019	546 520	9 236 543	9 783 063
01.08.2019	576 165	9 431 007	10 007 172
01.09.2019	605 638	11 209 504	11 815 142
01.10.2019	616 135	9 744 545	10 360 680
01.11.2019	667 912	9 467 202	10 135 114
01.12.2019	661 740	9 582 821	10 244 561
01.01.2020	691 008	9 462 450	10 153 458
01.02.2020	691 509	9 337 369	10 028 878
01.03.2020	699 901	9 684 076	10 383 977
01.04.2020	699 992	9 685 078	10 385 070

## VII. SUMMARY METHODOLOGY

### Section I. Macroeconomic indicators

#### Table 1.1. Balance of payments of the Republic of Uzbekistan

Balance of payments is a statistical report that reflects exhaustive economic transactions between residents and non-residents for a certain period of time.

The balance of payments is prepared on the basis of a common international methodology in accordance with the sixth edition of “Balance of Payments and International Investment Position Manual” (BPM 6, 2009) of the International monetary Fund (IMF).

Debit and credit production composes the basis of the accounting system at the individual transaction level. Each transaction is recorded in the form of two equal and opposite entries, representing the inflow and outflow elements of each exchange.

**Current account** reflects exports and imports of goods and services, as well as primary and secondary income between residents and non-residents.

Current account indicators are calculated on the basis of data from the State Customs Committee, the State Statistics Committee, the Central Bank, the Ministry of Finance, the State Border Protection Committee, commercial banks and economic entities by making calculations in accordance with IMF standards and applying expert evaluation.

**Goods** comprise of transactions with goods that cross the border of the country and involves change of ownership between residents and non-residents on the basis of data on the import of goods to the Republic of Uzbekistan and the export of goods from the Republic of Uzbekistan. The value of imported goods is estimated in FOB prices (the cost of goods, taking into account the costs of transportation and insurance to the border of the exporting country). In this connection, the value of goods includes adjustments in order to reflect the value of services for the transportation and insurance of goods separately as imports of services from non-residents.

**Services** include useful labor, which does not produce a tangible commodity, performed by residents to non-residents and by non-residents to residents during the reporting period.

**Primary income** includes income of residents received from non-residents as wages (salaries) and investment income (for instance dividends on investments).

**Secondary income** shows current transfers between residents and non-residents. Transfers are transactions involving the presentation of a good, service, financial or other asset without obtaining another object with economic value in return.

**Capital account** reflects capital transfers receivable and payable, as well as the acquisition and disposal of non-produced non-financial assets between residents and non-residents.

Non-produced non-financial assets include rights to natural resources, contracts, leases and licenses, which are recognized as economic assets, as well as marketing assets. Capital transfers include transfer of capital assets, debt forgiveness and other transactions.

Capital account transactions are calculated on the basis of data obtained from the Central Bank, the Ministry of Finance, the State Customs Committee and commercial banks.

**Financial account** reflects transactions related to financial assets and liabilities between residents and non-residents of the Republic of Uzbekistan, such as the receipt and repayment of loans, securities trading, investment activities and others (trade loans, insurance, pension and standard guarantee programs, other receivables and payables).

In contrast to previous accounts, where transactions are debited and credited on a double-entry basis, transactions in financial account are divided into assets and liabilities.

Financial account transactions are calculated in accordance with IMF standards and through the use of expert evaluation based on data from the Central Bank, the Ministry of Finance, the State Statistics Committee, commercial banks and economic entities.

**Investments** include funds, securities, other types of property, as well as property rights having a monetary value and other types of rights invested in the objects of economic and other activity with a view of gaining profit.

**Reserve assets** are particular claims of monetary policy regulation authorities on non-residents that should be actually existing assets in foreign currencies. Reserve assets include only highly liquid and high-quality assets.

**Errors and omissions** are discrepancies between balance of payments accounts that may arise as a result of independent evaluation of its components, which reflects the result of combining information obtained from different sources.

### **Table 1.2. International investment position of the Republic of Uzbekistan**

**International investment position** shows the balance of the country's external financial assets (residents' claims on non-residents) and liabilities (non-residents' claims on residents) for a certain period of time.

Assets and liabilities are classified into direct and portfolio investments, financial derivatives, reserve assets of the country and other investments.

The balances of assets and liabilities at the beginning and at the end of the period are reconciled through the transactions recorded in the financial account of the balance of payments, taking into account adjustments which are not recorded in the financial account such as changes in exchange rates, asset values and other transactions.

International investment position is compiled in accordance with the sixth edition of the Balance of Payments and International Investment Position Manual (BPM6, IMF, 2009)

### **Table 1.3. External debt of the Republic of Uzbekistan**

External debt is the outstanding amount of actual current (not contingent) liabilities of residents to non-residents, which requires payments of interest and/or principal at a certain point(s) in the future.

Liabilities included in the external debt should be existing and outstanding. The decisive factor is the creditor's claim on the debtor. Debt obligations usually arise from the provision of economic values, i.e. assets (financial or non-financial, including goods), services and/or income, by one institutional unit (creditor) to another (debtor), usually on the basis of a contractual agreement specifying the terms and conditions of payment.

Debt obligations may also arise by operation of law and/or as a result of events requiring future transfer payments. Debt liabilities include overdue payments of principal and interest. Obligations to provide economic value in the future may not create debt until the transfer of ownership of goods, services or income has occurred. For example, amounts to be provided in connection with a loan or export credit agreement are not included in the external debt.

Principal amount of debt reflects the amount which the debtor owes to the creditor. The provision of economic values by the creditor or the creation of debt obligations in another way leads to the debtor's obligation on the principal amount, the amount of which may vary in time until it is fully repaid. Debt instruments could involve accrual of interest, in case of the use of the principal. Such cases if they include periodical repayments made by the debtor are called interest payments. All other payments in favor of the creditor if they result in reduction of outstanding principal amount, are called principal payments.

**Public sector debt** includes all debts of the public sector to other residents and non-residents.

**Multilateral creditors** are multilateral financial institutions such as the IMF and the World bank, as well as other multilateral development banks.



**Bilateral debt** – loans and borrowings provided by creditors on a bilateral basis.

**Private creditors** are creditors who are not considered as state governing bodies or public sector institutions. Such creditors include private bondholders, private banks, other private financial institutions, as well as producers, exporters and other suppliers of goods with financial claims.

#### **Table 1.4. International reserves of the Republic of Uzbekistan**

The methodological framework for compilation of statistics on international reserves provided by the sixth edition of “Balance of Payments and International Investment Position Manual” (BPM 6, 2009) and “International reserves and foreign currency liquidity: guidelines for a data template” (2013) of IMF.

According to IMF methodological publications, international reserves (reserve assets) are considered to be external assets that are freely available to and controlled by monetary authorities to meet the financing needs of the balance of payments deficit, to intervene in foreign exchange markets to influence the exchange rate and for other relevant purposes (such as maintaining confidence in the national currency and the economy, and as a basis for external borrowing).

**Reserve assets** – see methodological comment to table 1.1.

Reserve assets include monetary gold, special drawing rights (SDRs), reserve position in the IMF, and other reserve assets in foreign currency.

The data are presented in the equivalent of millions of US dollars on the basis of the official exchange rates of foreign currencies established by the Central bank, the SDR rate published on the official website of the IMF, and the morning fixing price of gold set by the London Bullion Market Association on the last day of the reporting period.

The article "**Securities**" includes highly liquid, marketable equity and debt securities data. Only foreign currency securities issued by non-residents are included in this article.

**Deposits** refer to those available on demand. Consistent with the liquidity concept, these generally refer to demand deposits and term deposits that are redeemable upon demand or at very short notice without unduly affecting the value of the deposit. Deposits included in reserve assets are those held in foreign Central banks, the Bank for International Settlements (BIS), and other non-resident banks. Data on deposits in reserve assets should include short-term foreign currency loans, which are redeemable upon demand, made by the monetary authorities to non-resident banking entities.

**Currency holdings** are reported under the article “Total currency and deposits” and consist of foreign currency notes and coins in circulation and commonly used to make payments.

**IMF reserve position** is the sum of the "reserve tranche", that is foreign currency amounts that a member country may draw from the IMF at short notice with short notice, and any indebtedness of the IMF in the “General resources account” that is readily available to the member country including the reporting country’s lending to the IMF under the “General arrangements to borrow” and the “New arrangements to borrow”. Claims on the IMF that are denominated in SDRs are regarded as foreign currency claims.

**SDRs (Special drawing rights)** are international reserve assets the IMF created to supplement the reserves of the IMF member countries, which are allocated in proportion to their respective quotas. Holdings in the SDR represent unconditional rights to receive foreign currency and other reserve assets from other IMF member countries.

The article "**Gold**" refers to gold the authorities own and includes gold bullion and unallocated gold accounts with non-residents that give title to claim the delivery of gold. Gold bullion takes the form of coins, ingots or bars with a purity of at least 995 parts of 1000 including such gold held in allocated gold accounts. Gold held by monetary authorities as a reserve asset is shown in this article.

**Other reserve assets** include assets that are liquid and readily available to the monetary authorities but not included in the other categories of reserve assets.

**Other foreign currency assets** are liquid foreign currency assets held by monetary authorities that are not included in reserve assets. The foreign currency claims of monetary authorities to residents are examples of items included in this article.

## Section II. Monetary indicators

Central bank survey, Other depository corporations (commercial banks) survey, Depository corporations (banking system) survey and Monetary aggregates represented in this section are compiled on the basis of standard reporting forms using the concepts, forms and classifications defined in new edition of the International Monetary Fund's (IMF) "Monetary and financial statistics manual and compilation guide"

### Table 2.1. Central bank survey

Central bank survey compiled using the balance accounts of the Central Bank.

**Net foreign assets** represent the difference between all foreign assets (claims on nonresidents and monetary gold) and foreign liabilities (liabilities to nonresidents) of the Central Bank.

**Monetary gold** is gold that meets international standards.

**Claims on nonresidents** are the Central bank's foreign currency holdings in cash, funds in correspondent accounts and deposits opened in nonresident banks and interest accrued on them, as well as special drawing rights and reserve position in the IMF.

**Liabilities to nonresidents** are attracted deposits and loans of the Central bank from nonresidents, as well as interest accrued on them, including special drawing rights of the IMF.

**Claims on Other depository corporations** are loans issued by the Central bank to Other depository corporations and funds in deposit and correspondent accounts opened in Other depository corporations.

**Net claims on Central government** – the difference between claims and liabilities of the Central bank to Central government.

**Claims on Central government** – securities issued by Central government owned by the Central bank.

**Liabilities to Central government** are attracted by the Central bank deposits of Central government and interest accrued on them.

**Funds of Fund for Reconstruction and Development** are deposits of Fund for Reconstruction and Development in the Central bank.

**Claims on other sectors** include the Central bank's claims on Other financial corporations, State and local government, public nonfinancial corporations and private sector.

**Claims on other financial corporations** include loans issued by the Central bank to Other financial corporations and interest accrued on them, advance payments made by the Central bank in favor of Other financial corporations, as well as securities issued by Other financial corporations owned by the Central bank and other financial claims.

**Claims on state and local government** are loans issued by the Central bank to state and local government and interest accrued on them, advance payments made by the Central bank in favor of state and local government, as well as securities issued by state and local government and other financial claims.

**Claims on public nonfinancial corporations** – are loans issued by the Central bank to public nonfinancial corporations and interest accrued on them, advance payments made by the Central bank in favor of public financial corporations and investments in subordinate organizations of the Central bank.

**Claims on private sector** are loans issued by the Central bank to private sector (private enterprises, individuals, individual entrepreneurs and others) and interest accrued on them, advance payments made by the Central bank in favor of private sector, as well as securities issued by private sector and other financial claims.

**Monetary base** includes currency outside of the Central bank currency, funds of Other depository corporations in correspondent accounts and in the account for required reserves in the Central bank, as well as deposits of other sectors in the Central bank.

**Currency outside of the Central bank** – currency in cash issued by the Central bank with the exception of cash in vault of the Central bank.

**Liabilities to Other depository corporations** reflect the funds of Other depository corporations in correspondent accounts and in the account for required reserves in the Central bank.

**Required reserves** – funds of Other depository corporations in the account for required reserves in the Central bank.

**Funds in correspondent accounts** illustrates funds in the correspondent accounts of Other depository corporations opened in the Central bank.

**Liabilities to other sectors** – funds in the deposits held by Other financial corporations and Nonfinancial corporations in the Central bank.

**Other liabilities to Other depository corporations** – funds of Other depository organizations which are not included in Monetary base.

**Deposits and securities other than shares excluded from monetary base** illustrates deposits of Other financial corporations, State and local government, Public nonfinancial corporations as well as the private sector in the Central bank that are not included in the Broad money. Moreover, it also reflects securities issued by the Central bank and owned by Other financial corporations, State and local government, Public nonfinancial corporations and private sector which are excluded from broad money.

**Loans** – credit funds attracted by the Central bank from other sectors.

**Financial derivatives** reflect unrealized losses or deferred gains on forward transactions, swaps and revaluation of options and futures.

**Shares and other equity** include authorized and reserve capital, devaluation reserves, and retained earnings of the Central bank.

**Other items (net)** – the difference between unclassified assets and liabilities.

### **Table 2.2. Other depository corporations (commercial banks) survey**

Other depository corporations survey is compiled on the base of consolidated balance sheet of commercial banks.

**Net foreign assets** represent the difference between all foreign assets (claims on nonresidents) and all foreign liabilities (liabilities to nonresidents) of Other depository corporations.

**Claims on nonresidents** are Other depository corporation's foreign currency holdings in cash, funds on correspondent accounts, deposits and interest accrued on them, as well as loans, investments and advance payments in favor of nonresidents.

**Liabilities to nonresidents** are deposits and loans, as well as interest accrued on them and subordinated debts attracted by Other depository corporations from nonresidents.

**Claims on Central bank** include cash in national currency, reserve deposits, securities other than shares, and other claims on the Central bank.

**Currency** – cash in national currency in vaults of Other depository corporations.

**Reserve deposits and securities other than shares** – funds of Other depository corporations on correspondent accounts and the required reserves account in the Central bank, as well as securities issued by the Central bank and owned by Other depository corporations.

**Other claims on Central bank** – other funds of Other depository corporations in the Central bank and securities issued by the Central bank owned by Other depository corporations which are not included in money base.

**Net claims on central government** – the difference between claims and liabilities of Other depository corporations to Central government.

**Claims on Central government** include loans issued by Other depository corporations to Central government and interest accrued on them, as well as securities issued by Central government and owned by Other depository corporations.

**Liabilities to Central Government** – loans of Central government to Other depository corporations, funds of Central government on transferable, savings, time and other deposit, held at Other depository corporations, as well as interest accrued on them.

**Funds of Fund for reconstruction and Development** are credit funds of Fund for reconstruction and development attracted by Other depository corporations.

**Claims on other sectors** are claims of Other depository corporations on Other financial corporations, state and local government, public nonfinancial corporations, and private sector.

**Claims on other financial corporations** – investments, leasing and loans and interest accrued on them issued by Other depository corporations to Other financial corporations.

**Claims on state and local government** include loans issued by Other depository corporations to State and local government and interest accrued on them, as well as securities issued by State and local government and owned by Other depository corporations.

**Claims on public nonfinancial corporations** include investments, leasing and loans issued by Other depository corporations to Public nonfinancial corporations and interest accrued on them. Moreover, it includes advance payments in favor of Public nonfinancial corporations, as well as securities issued by Public nonfinancial corporations and owned by Other depository corporations.

**Claims on private sector** include investments, leasing and loans issued by Other depository corporations to private sector (private enterprises, individuals, individual entrepreneurs and others) and interest accrued on them. Moreover, it includes advance payments in favor of private sector, as well as securities issued by private sector owned by Other depository corporations.

**Liabilities to Central bank** – loans of Central bank to Other depository corporations, as well as funds of Central bank on correspondent accounts and deposits in Other depository corporations.

**Transferable deposits included in broad money** – transferable deposits of Other financial corporations, public nonfinancial corporations, and private sector in Other depository corporations, as well as interest accrued on them.

**Other deposits included in broad money** – funds of Other financial corporations, public nonfinancial corporations and private sector on saving, time and other deposits in Other depository corporations, as well as interest accrued on them.

**Securities other than shares included in broad money** illustrates saving and time deposit certificates issued by Other depository corporations and owned by Other financial corporations, Public nonfinancial organizations, and private sector, as well as interest accrued on them.

**Deposits excluded from broad money** – transferable, saving and time deposits of State and local government held at Other depository corporations.

**Securities other than shares excluded from broad money** – bonds issued by Other depository corporations owned by Public nonfinancial corporations and private sector.

**Loans** – credit funds and interest accrued on them attracted by the Other depository corporations from other sectors.

**Financial derivatives** reflect unrealized losses or deferred gains on forward transactions, swaps and revaluation of options and futures.

**Insurance technical reserves** are the balances of peoples funds held on individual pension accounts in Xalq bank.

**Shares and other equity** include authorized and reserve capital, devaluation reserves, and retained earnings of Other depository corporations.

**Other items (net)** – the difference between unclassified assets and liabilities.

### Table 2.3. Depository corporations (banking system) survey

Depository corporations survey consolidates Central bank survey and Other depository corporations survey. Consolidation process carried up by elimination all mutual claims and liabilities between the Central bank and Other depository corporations and aggregation of their operations with other sectors of the economy and nonresidents.

**Net foreign assets** represent the difference between all foreign assets (claims on nonresidents and monetary gold) and all foreign liabilities (liabilities to nonresidents) of Depository corporations.

**Monetary gold** is gold that meets international standards.

**Claims on nonresidents** are Depository corporation's foreign currency holdings in cash, funds on correspondent accounts, deposits and interest accrued on them, as well as loans and interest accrued on them, investments and advance payments in favor of nonresidents. Indicator includes special drawing rights and reserve position in the IMF.

**Liabilities to nonresidents** are deposits and loans, as well as interest accrued on them attracted by Other depository corporations, and subordinated debts and special drawing rights of the IMF.

**Domestic claims** are the net claims of Depository corporations on Central government and other sectors.

**Net claims on central government** represent the difference between the claims and liabilities of Depository corporations to Central government.

**Claims on central government** include loans issued by Depository corporations to Central government and interest accrued on them, as well as securities issued by Central government owned by Depository corporations.

**Liabilities to central government** – loans issued by Central government to Depository corporations, funds of Central government on deposit accounts in Depository corporations, and interest accrued on them.

**Funds of Fund for Reconstruction and Development** are credit and deposit funds of Fund for Reconstruction and development attracted by Depository corporations.

**Claims on other sectors** are claims of Depository corporations on Other financial corporations, State and local government, Public nonfinancial corporations, and private sector.

**Claims on other financial corporations** – investments, leasing and loans issued by Depository corporations to Other financial corporations and interest accrued on them.

**Claims on state and local government** include loans issued by Depository corporations to State and local government and interest accrued on them.

**Claims on public nonfinancial corporations** include investments, leasing and loans issued by Depository corporations to Public nonfinancial corporations and interest accrued on them, advance payments in favor of Public nonfinancial corporations, as well as securities issued by Public nonfinancial corporations owned by Depository corporations.

**Claims on private sector** include investments, leasing and loans issued by Depository corporations to private sector (private enterprises, individuals, individual entrepreneurs and others) and interest accrued on them, advance payments in favor of private sector, as well as securities issued by private sector owned by Depository corporations and other claims on private sector.

**Broad money liabilities** include currency outside Depository corporations, transferable deposits, other deposits, and securities other than shares.

**Currency outside depository corporations** include currency in cash issued by the Central bank with the exception of national currency cash in vault of the Central bank and commercial banks.

**Transferable deposits** – demand deposits of Other financial corporations, Public nonfinancial corporations, and private sector in Depository corporations, as well as interest accrued on them.

**Other deposits** – funds of Other nonfinancial corporations, Public nonfinancial corporations and private sector on savings, time and other deposit accounts in Depository corporations, as well as interest accrued on them.

**Securities other than shares** are saving and term deposit certificates issued by Depository corporations and interest accrued on them, owned by Other financial corporations, Public nonfinancial organizations, and private sector.

**Deposits excluded from broad money** – transferable deposits, savings and time deposits of State and local government held at Depository corporations.

**Securities other than shares excluded from broad money** – bonds issued by Depository corporations owned by Public nonfinancial corporations and private sector.

**Loans** – credit funds and interest accrued on them attracted by the Depository corporations from other sectors.

**Financial derivatives** reflect unrealized losses or deferred gains on forward transactions, swaps and revaluation of options and futures.

**Insurance technical reserves** are the balances of the population's funds held on individual pension accounts in Xalq bank.

**Shares and other equity** include authorized and reserve capital, devaluation reserves, and retained earnings of Depository corporations.

**Other items (net)** – the difference between unclassified assets and liabilities.

#### **Table 2.4. Monetary aggregates**

Monetary aggregates are compiled in accordance with the International Monetary Fund's "Monetary and financial statistics manual and compilation guide", on the base of balance sheets of the Central bank and consolidated balance sheets Other depository corporations (commercial banks).

**Broad money (M2)** includes Money supply in national currency and deposits in foreign currency.

**Money supply in national currency** includes Money supply (M1) and other deposits in national currency.

**Money supply (M1)** includes currency in circulation and transferable deposits in national currency.

**Currency in circulation (M0)** includes currency in cash issued by the Central bank with the exception of national currency cash in vault of the Central bank and commercial banks.

**Transferable deposits** – demand deposits in national currency of Other financial corporations, public nonfinancial corporations, and private sector (private enterprises, individuals, individual entrepreneurs and others).

**Other deposits in national currency** – savings, time and other deposits in national currency of Other financial corporations, public nonfinancial corporations, and private sector, as well as interest accrued on them. This indicator also reflects saving and time deposit certificates issued by Depository corporations owned by Other financial corporations, Public nonfinancial corporations, and private sector.

**Foreign currency deposits** – transferable deposits, savings, time and other deposits in foreign currency of Other financial corporations, Public nonfinancial corporations and private sector, as well as interest accrued on them.

### **Section III. Main indicators and instruments of the Central bank monetary policy**

#### **Table 3.1. Policy rate**

**Policy rate** serves as an indicator of interest rates for loans extended to commercial banks and credit expenses for the borrowers.

Changes of the policy rate affect the interest rate of the interbank money market.

### Tables 3.2-3.5. Required reserve ratios

**Required reserves** – funds in national and foreign currency deposited by commercial banks on a mandatory basis in separate account opened in Central Bank. The Central bank establishes the ratios in relation to the reserved obligations of a commercial bank.

The amount of required reserves is determined through multiplying the required ratio by average amount of reserved liabilities for the accounting period.

### Table 3.6. Balance of the required reserves

**Balance of required reserves** - balances of required reserves in national and foreign currency at a certain date deposited by commercial banks in a separate account opened in the Central bank.

### Table 3.7. Short-term refinancing loans allocated to commercial banks

Short-term refinancing loans are allocated to commercial banks for a period of 1 to 3 months using the foreign currency as a pledge, according to the Regulation "The procedure of granting refinancing loans to commercial banks by the Central bank of the Republic of Uzbekistan" (registration number 2201, dated February 23, 2011).

These loans are issued by the Central bank in order to ensure the stability of banking system, steadiness of payments and in order to provide commercial banks with short-term liquidity in cases of its shortage.

This table shows the dynamics of total amount of allocated loans to commercial banks and secured by foreign currency, these loans are divided by terms.

### Tables 3.8-3.10. Results of the Central bank deposit, swap and REPO auctions

Deposit auctions of the Central bank of the Republic of Uzbekistan are held in accordance with the Regulation "On the procedure for carrying out deposit operations of the Central bank of the Republic of Uzbekistan with commercial banks" (registration number 3079, dated October 25, 2018), swap auctions are held in accordance with the Regulation "On the procedure for carrying out currency swap by banks" (registration number 1839, dated June 28, 2008) and REPO auctions are held in accordance with the Regulation "On the procedure for concluding and executing REPO transactions with government securities of the Republic of Uzbekistan" (registration number 1829, dated March 15, 2008).

These operations of the Central bank of the Republic of Uzbekistan with commercial banks are carried out by the Central bank by attracting funds to deposits or providing funds to commercial banks in order to influence the liquidity of commercial banks.

Information about the deposit auction is published on the official website of the Central bank not later than a working day before the date of auction.

**Deposit auction** – public auctions conducted by the Central bank and held between commercial banks in order to attract funds of commercial banks.

**REPO and swap auctions** – public auctions conducted by the Central bank and held between commercial banks in order to prevent deviation of interest rates in the interbank money market from the key rate or interest rate corridor.

**Auction period** – period set for the storage of deposits attracted by the Central bank from commercial banks through the auction.

**Maximum amount of attracted deposits** – reflects the maximum possible amount of funds established by the Central bank that can be raised from commercial banks at the deposit auction.

**Maximum amount of offered funds** – maximum possible amount of funds offered by the Central bank that can be given to commercial banks at the REPO and swap auctions.

**Amount of deposits offered by banks** – amount of funds to be placed on deposits with the Central bank, offered by commercial banks at the auction.

**Minimum interest rates offered by banks** – minimum interest rates for funds placed on deposits with the Central bank, offered by commercial banks at the auction.

**Maximum interest rates offered by banks** – maximum interest rates for funds placed on deposits with the Central bank, offered by commercial banks at the auction.

**Cut-off rate** – the maximum interest rate offered on the basis of satisfied competitive applications of commercial banks based on results of the deposit auction and minimum interest rate for the REPO and swap auctions.

**Weighted average rate** – determined on the basis of interest rates and attracted volumes of competitive applications, fully or partially satisfied by the results of the auction.

**Amount of attracted deposits** – total amount of funds attracted by the Central bank from commercial banks, according to results of conducted deposit auction.

**Amount of provided funds** – total amount of funds provided by the Central bank to the commercial banks, according to the results of the REPO and swap auctions.

### Table 3.11. Official exchange rates of foreign currencies against UZS

In accordance with article 40 of the Law of the Republic of Uzbekistan "On the Central Bank of the Republic of Uzbekistan", the Central Bank establishes the procedure for determining the exchange rate of the national currency to foreign currency.

Official exchange rates of foreign currencies to Uzbek sum (UZS) are published weekly on the official website of the Central Bank of the Republic of Uzbekistan (<http://www.cbu.uz>). Exchange rates are published for the purposes of accounting, statistical and other reporting on currency transactions, as well as for implementation of customs and other mandatory payments.

The exchange rate of US dollar to UZS is calculated as a weighted average based on the daily rates formed on the currency exchange and the volume of transactions conducted using these rates.

Exchange rates for other currencies are calculated using the cross rate method which fixes US dollar as the base currency. The source of other countries exchange rates against US dollar is the Thomson Reuters information system.

## Section IV. Financial markets

### 4.1. Interbank money market

#### Table 4.1.1. Interbank deposit operations in national currency

Placement of national currency deposits on the interbank money market is carried out in accordance with the Regulation "On the procedure for transactions conducted on the interbank money market via the electronic trading platform" (registration number 3010, dated May 12, 2018).

These transactions are conducted by the Central Bank for purposes of monetary policy, as well as by commercial banks to ensure their liquidity or to generate income through the placement of funds.

Attraction and placement of deposits on the interbank money market is carried out through an integrated electronic trading platform.

This table shows the dynamics of the total amount of funds placed by commercial banks on interbank money market, their weighted average interest rates and the balance of deposits at the end of the period.

The weighted average interest rate on interbank deposits is defined as the ratio of the scope of each attracted deposit amount in the reporting period multiplied by its annual interest rate to the total amount of attracted deposits, calculated by the following formula:

$$P_{AV} = \frac{\sum_{t=1}^n (V_t * P_t)}{\sum_{t=1}^n (V_t)},$$



Where:

$P_{AV}$  – weighted average interest rate;

$V_t$  – amount of deposit t;

$P_t$  – annual interest rate on deposit t.

## 4.2. Foreign exchange market

### Table 4.2.1. Trades at the Uzbekistan republican currency exchange

Foreign currency purchase and sale operations in the Uzbekistan republican currency exchange are carried out in accordance with the Regulation "On the procedures of foreign currency purchase and sale operations in over-the-counter currency market" approved by the resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated July 10, 2001, number 294. The Central Bank has the right to conduct interventions during the trading on Uzbekistan republican currency exchange.

This table reflects dynamics of foreign currency bought and sold by commercial banks and Central Bank on foreign currency exchange.

In addition, table 4.2.1 shows average exchange rates of foreign currency which are defined as the ratio of the sum of the rates of each trading day against the number of trading days

### Tables 4.2.2–4.2.3

These tables show dynamics of number and total amount of purchase and sale operations conducted by commercial banks with individuals, including individual entrepreneurs, as well as the grouped volumes of these operations.

### Table 4.2.4. Foreign currency purchase and sale transactions of commercial banks with individuals

This table shows the total volume of purchase and sale operations conducted by commercial banks with individuals, including individual entrepreneurs, in context of currencies.

## Section V. Credit institutions performance

### 5.1. General information

#### Table 5.1.1. Number and structure of credit institutions

This table provides information on the number and structural divisions of credit institutions, including banks and non-bank credit institutions registered in the Republic of Uzbekistan.

In accordance with the Laws of the Republic of Uzbekistan "On the Central Bank of the Republic of Uzbekistan" and "On banks and banking activities" the Central Bank issues licenses to credit institutions to carry out their activities.

**Credit institutions** – banks, microcredit organizations, pawnshops and other credit organizations that have the appropriate license.

**Bank** (commercial bank) – a legal entity that is a commercial organization which carries out a set of the following activities defined as banking activities: opening and maintaining bank accounts, conducting payments, attracting funds from legal entities and individuals to deposits, and providing loans.

**Branch of commercial bank** – a separate structural division of a commercial bank, which is not a legal entity, that performs banking operations on behalf of commercial bank and acting in accordance with the authority delegated to it by the commercial bank.

**State-owned banks** – banks with the state share in authorized capital, this share should be not less than 50 percent.

**Microcredit organization** – a legal entity engaged in services of granting microcredit, microloan, micro lease, as well as providing other microfinance services in accordance with the legislation.

**Pawnshop** – a specialized legal entity that provides individuals with short-term loans secured by personal assets intended for personal consumption.

**Banking service centres (service offices and mini-banks)** – a structural division located outside of the commercial bank's branch, operating in accordance with the regulations of the Central bank. Banking services office may have various names ("Mini-bank", "Retail services center", "Banking services center", and others).

**24/7 self-service offices** – software and hardware technical tools located outside of the commercial bank's branch, designed to provide services for withdrawing funds from plastic cards in national currency and international plastic cards, transfers of cash in national currency to plastic cards, as well as for various payments in uninterrupted (24-hour) mode.

### Table 5.1.2. Main indicators of commercial banks performance

This table presents the dynamics of the main indicators of commercial banks divided by banks with State ownership and other banks, including the volume of their assets, loans, deposits and capital, as well as part of these indicators which consists of foreign currency, is given in the equivalent of the national currency.

**Assets** – cash and other payment documents, funds to be received from the Central Bank and other banks, investments, securities, credit investments, leasing and factoring operations, fixed assets and intangible assets, accrued interest on assets, accrued non-interest income, currency positions, other own property of the bank and other assets.

**Loans** (credit investments) – short-term (up to 1 year from the date of issue) and long-term (over 1 year from the date of issue) loans allocated in accordance with the lending rules and the loan agreement to enterprises, organizations, institutions, business partnerships and companies, regardless of ownership, Government, budget organizations, other commercial banks, individuals, individual entrepreneurs, as well as leasing and factoring operations carried out with them (except for the Government, budget organizations and individuals).

**Deposits** – transferable deposits, savings and time deposits of the Government and budget organizations on extra-budgetary funds, extra-budgetary funds, enterprises, organizations, institutions, business partnerships and companies, regardless of ownership form, individuals, individual entrepreneurs and other customers, as well as saving and deposit certificates issued by banks.

**Capital** (equity) consists of authorized capital, capital surplus, reserve capital and retained earnings.

### Table 5.1.3. Role of banking system in the economy

This table shows the ratios of banking system indicators, in particular ratios of banking assets, credit investments, deposits and capital to the gross domestic product of the country.

**Bank assets, credit investments, deposits, capital** – see methodological comment to table 5.1.2.

### Table 5.1.4. Capital adequacy of banking sector

This table shows the dynamics of capital adequacy indicators in banking system.

Requirements for banking capital adequacy are regulated in accordance with Regulation "On requirements to commercial banks capital adequacy" (registration number 2693, dated July 6, 2015).

**Regulatory capital** – the bank's capital calculated for the purposes of regulation of banking activities and calculation of economic standards.

Regulatory capital consists of Tier I capital and Tier II capital.

**Tier I capital** includes Main capital stock and Tier I capital surplus.

**Main capital stock** should be at least 60 percent of the bank's regulatory capital and should include the following:

- a) fully paid ordinary shares or funds equated to ordinary shares in case of the reorganization of the bank in form different from the joint-stock company;
- b) capital surplus – the amount paid in excess of the nominal value of ordinary shares at their initial placement;
- c) retained earnings (loss):
  - capital reserves formed on the balance sheet of the bank at the expense of retained earnings of previous years and other reserves (except property received for free and estimated excess value of fixed assets and intangible assets over their original value);
  - retained income of previous years except for the amount of unpaid dividends;
  - uncovered losses of previous years and current year losses;
- d) shares of minority shareholders in enterprises incorporated to consolidated balance sheet of the bank. This share occurs when accounts of subsidiaries are consolidated in the financial statements of the bank and the bank's share in the capital of such enterprises is less than 100 percent;
- e) devaluation reserve. This reserve is formed from funds allocated from retained earnings to cover liabilities of the bank in case of significant impairment (devaluation) of the national currency.

**Tier I capital surplus** includes the following:

- a) fully paid non-cumulative perpetual preference shares;
- b) capital surplus – the amount paid in excess of the nominal value of preference shares at their initial placement;
- c) funds issued by subsidiaries and held by third parties equated to capital and subject to the conditions for inclusion in Tier I capital surplus, as well as the shares of minority shareholders in enterprises incorporated to consolidated balance sheet of the bank (except included in paragraph "d" of the previous part).

**Tier II capital** includes the following:

- a) net profit of the current year, in case if bank's interim financial report audited – in amount not more than the approved financial results, otherwise – 50 percent of net profit stated in report;
- b) reserves shaped on standard loans (assets) in amount of not more than 1,25 percent of risk-weighted assets after deductions;
- c) mixed type liabilities (instruments including characteristics of equity and debt capital) in amount not exceeding one third of the Tier I capital after deductions;
- d) subordinated debt is a form of bank's debt obligations, which shall not exceed one third of the Tier I capital after the adjustment calculations of the bank's capital. Subordinated debt, which is part of Tier II capital, should support following requirements:
  - not to be secured by pledge;
  - in case of liquidation, the claims under these obligations should be fulfilled after satisfaction of claims from depositors and other creditors of the bank;
  - the initial maturity should be more than 5 years;
  - not to be pledged by the bank or connected with it persons as a guarantee or security for other assets, as well as the order of its repayment (subordination) should not be changed by any agreements in case of bank liquidation, that is not to be equated with claim of depositors and creditors of the bank;
  - should be subject to early return with permission of the Central bank.
- e) 45 percent of the excess amount of assessed assets value over their initial cost.

**Capital adequacy ratio** (regulatory capital adequacy ratio) is calculated as the ratio of regulatory capital to total amount of risk-weighted assets.

**Total amount of risk-weighted assets** is defined as the sum of assets on the balance sheet and off-balance weighted by the risk after deductions.

**Ratio of regulatory Tier I capital** is calculated as the ratio of Tier I capital to total amount of risk-weighted assets.

#### **Table 5.1.5. Liquidity dynamics of banking sector**

This table provides information on compliance of commercial banks with liquidity requirements introduced by the Central bank.

Requirements to liquidity indicators are regulated by Regulation "On liquidity management requirements of commercial banks" (registration number 2709, dated 13 August 2015).

**Liquid assets** include assets, which value formed by market and for which it is easy to find a buyer who will pay a market price for this asset in a short time, as well as assets sold and purchased on a permanent basis without unforeseen (undesirable) losses.

**Highly liquid assets** include the following:

cash;

gold bullion;

Government securities and Central bank securities;

securities issued by governments and central banks of low-risk countries, as well as other financial claims to such governments and central banks;

funds in accounts opened at the Central bank, with exception of required reserves accounts;

liquid assets allocated in banks of low-risk countries that have investment ratings of rating companies "Standard & Poor's", "Fitch Ratings" and "Moody's Investors Service" or similar ratings of other rating companies recognized by the Central bank.

**Current liquidity ratio** is defined as the ratio of current assets amount (liquid assets and investments with maturity up to 30 days, except for extended or overdue loans) to amount of current liabilities (demand liabilities and liabilities with maturity up to 30 days). This ratio should comprise at least 30 percent.

**Liquidity coverage ratio** is defined as the ratio of highly liquid assets to total net expenditure over the next 30 days and should comprise at least 90 percent beginning from January 1, 2017 and at least 100 percent starting from January 1, 2018.

**Net stable funding ratio** is defined as the ratio of existing amount of stable funding to the required amount of stable funding, the minimum requirement of this ratio is 100 percent.

Existing amount of stable funding includes following:

total capital;

bank liabilities with effective repayment period of 1 year or more;

30 percent of the amount of other deposits and debt funds with unspecified repayment period;

30 percent of the amount of other deposits and debt funds with repayment period up to 1 year.

Required amount of stable funding includes following:

bank assets with remaining maturity of 1 year or more, including non-performing loans and non-financial assets (land, buildings, furniture, computers and cars);

assets in legal proceedings or not recovered in accordance with established procedure;

30 percent of other assets with maturity up to 1 year, excluding liquid assets with maturity up to 1 year or without maturity;

15 percent of the amount of off-balance sheet items.

**Immediate liquidity ratio** is defined as the ratio of bank's cash and other payment documents, as well as funds in the Central bank (except for the funds on required reserves account) to the amount of demand liabilities. This ratio should compose at least 10 percent.

#### **Table 5.1.6. Financial performance of banking system**

This table reflects the dynamics of profitability indicators of banking system, including the structure of income and expenses, as well as the profitability ratio of assets and capital.

**Interest income** – income derived from cash or cash equivalents, which includes interest income on accounts with the Central bank and other banks, as well as interest income derived from securities or investments in securities, credit and leasing operations and other interest income.

Interest income includes the amount of depreciation of any discount, premium or other difference between the original book cost of debt security or loan and the amount of repayment.

**Interest expense** – expenses derived for the use of cash or cash equivalents, which include interest expenses on attracted deposits, accounts payable to the Central bank and other banks, loans received, securities and REPO transactions with securities, outstanding bank acceptances and other interest expenses.

Interest expense includes the amount of depreciation of any discount, premium or other difference between the original book cost of debt security or borrowed funds and the amount of repayment.

**Interest margin** – the difference between interest income and interest expense.

**Non-interest income** – income received by bank for services rendered and commissions, profit in foreign currency, profit from commercial operations, profit and dividends from investments, as well as other non-interest income.

**Non-interest expenses** – expenses incurred by bank for received services and commission expenses, losses in foreign currency, losses from commercial operations, losses from investments and other non-interest expenses.

**Operating expense** – expenses related to banking operations, including wages and other employees related expense, rental and living expenses, transportation and travel expenses, administrative expenses, representation and charity expenses, depreciation expenses, insurance, taxes and other expenses, expenses for assessment of possible losses and income tax, as well as other operating expenses.

**Non-interest income (loss)** – the difference between non-interest income and non-interest and operating expenses.

**Allowance for probable loan and leases losses** – amount of assessment of possible losses on loans and leasing.

**Evaluation of non-credit losses** – amount of assessment of possible losses on other assets.

**Net profit (loss) before tax** – amount of net profit (loss) received before tax payments according to financial performance of the bank for the reporting period.

**Expense regarding income tax** – bank expense on income-tax payments.

**Other adjustments to income** – any other adjustments to banks financial performance made in accordance with accounting principles.

**Net profit (loss)** – net profit (loss) received as a result of financial performance of the bank after tax payments and adjustments on profit.

#### **Table 5.1.7. Financial Soundness Indicators of banking system**

This table reflects financial stability indicators of banking system, including indicators of banking capital adequacy, asset quality, return on assets and capital, liquidity and series of other indicators.

**Capital** – bank capital which is used for calculation of prudential norms and conducting banking regulation and supervision.

**Tier I capital** – the sum of Tier I additional capital and Tier I main capital net of deductions.

**Risk weighted assets** – the sum of assets which are calculated through multiplying the asset balance to its relevant risk weight.

**Total loans** – the sum of all loans, microloans, overdrafts, leasing, factoring, securities purchased upon REPO transactions, liabilities of clients on unpaid acceptances and accrued interest on assets.

**Nonperforming loans** – loans classified as "unsatisfactory", "doubtful" and "bad".

**Nonperforming loans net of provisions** – the amount of loans classified as non-performing minus the amount of provisions formed for such loans.

**Total assets (average for the period)** – amount calculated as arithmetic mean of assets at the end of each month of the reporting period.

**Capital (average for the period)** – amount calculated as arithmetic mean of capital at the end of each month of the reporting period.

**Short-term liabilities** – liabilities of banks with maturity period up to 1 year.

**Net open position in foreign exchange** – the difference between total foreign exchange assets and total foreign exchange liabilities.

**Large exposures** – the sum of risks which exceeds 10% of the bank's Tier I capital.

For other indicators reflected in present table, see methodological comments to tables 5.1.2 and 5.1.4–5.1.6.

#### **Table 5.1.8. Comparative indicators of banking system**

This table shows the dynamics of comparative indicators for commercial banks assets and liabilities reflected in context of all banks, including banks with banks with state ownership and other banks.

**Liabilities** – transferable deposits, savings and time deposits, funds on bank cards, accounts payable to the Central bank and other banks, loans and leases received, revenues and other earnings of the Government, accrued interest and taxes payable, managerial checks and outstanding acceptances, securities sold under REPO transactions, securities issued by the bank and other liabilities.

**Bank assets, loans, deposits** – see methodological comment to table 5.1.2.

#### **Table 5.1.9. Consolidated balance of commercial banks**

This table provides information on consolidated balance sheet of commercial banks, its structure and dynamics of indicators.

**Assets** – see methodological comment to table 5.1.2.

**Cash and other cash items** – cash, banknotes, coins and other payment documents held at the cashbox of banks and their branches.

**Due from Central bank of Uzbekistan** – funds allocated in the Central bank for interbank settlements, funds transferred to required reserves account with the Central bank and other deposits.

**Due from other banks - residents** – funds allocated in banks operating in the territory of the Republic of Uzbekistan.

**Due from other banks - non-residents** – funds allocated in banks operating outside the territory of the Republic of Uzbekistan.

**Investments** – see methodological comment to table 1.1.

**Securities** – nominal balances of government securities and securities of other corporations or certificates of deposit acquired in connection with commercial activity of banks.

**Credit investments** – see methodological comment to table 5.1.2.

**Fixed assets** – tangible assets which are used in banks activity while rendering of banking services, for rental purposes or for administrative purposes. Fixed assets include buildings, structures, equipment and devices, computers, furniture, computing machinery, vehicles and others.

**Accrued interest receivable** – accrued, but not recovered interest on assets (as well as on other operations that are essentially loans).

**Other real estate owned** – real estate owned by bank and other private property used for banking purposes or property recovered by bank against repayment of loans and by other reasons.

**Other assets** – assets that do not fall under mentioned classification.

**Liabilities** – see methodological comment to table 5.1.8.

**Deposits** – see methodological comment to table 5.1.2.

**Due to Central bank of Uzbekistan** – funds of the Central bank remaining on correspondent and deposit accounts opened in commercial banks.

**Due to other banks - residents** – funds of resident banks remaining on correspondent and deposit accounts opened in banks of the Republic of Uzbekistan.

**Due to other banks - non-residents** – funds of non-resident banks on correspondent and deposit accounts opened in banks of the Republic of Uzbekistan.

**Credit and leasing operations payable** – short-term (up to 1 year from the date of receipt) and long-term (over 1 year from the date of receipt) loans received from the Central bank and other banks, the Government, funds under the Ministry of Finance and extra-budgetary funds, non-bank financial institutions and other creditors, lease liabilities to other banks and lessors.

**Securities released** – bonds and other securities issued by banks.

**Accrued interest payable** – accrued but not paid by bank interest on its liabilities.

**Other liabilities** – liabilities that do not fall under mentioned classification.

**Authorized capital stock** reflects the aggregate of contributions (in monetary terms) made according to constituent documents.

**Capital surplus** reflects additional paid capital received during the initial sale of shares at prices exceeding the nominal value, as well as the exchange rate difference arising in the process of authorized capital formation, the equivalent of which is expressed in foreign currency.

**Reserve capital** reflects the inflationary reserves formed during the revaluation of long-term assets, deductions from net profit in the sizes stipulated by legislation and constituent documents, as well as the cost of property received free of charge.

**Retained earnings** reflect the accumulation of profits which could be included to authorized capital stock by the decision of owners. See also methodological comment to table 5.1.4.

#### **Tables 5.1.10. Main performance indicators of commercial banks grouped by asset size**

This table shows main performance indicators of banks grouped by the size of their assets.

For other indicators reflected in present tables, see methodological comments to tables 5.1.2, 5.1.4 and 5.1.6.

#### **Table 5.1.11. Commercial banks grouped by total and authorized capital**

This table shows the dynamics of indicators on total and authorized capital of banks by grouping these indicators according to their volume.

For other indicators reflected in present table, see methodological comments to tables 5.1.2 and 5.1.9.

### Table 5.1.12. Consolidated balance of microcredit organizations

This table provides information on consolidated balance sheet of microcredit organizations, its structure and dynamics of indicators.

**Assets** – cash and other payment documents, funds in banks, loans and microlease, fixed assets, accrued interest on assets and other assets.

**Cash and other cash items** – cash in the form of banknotes and coins.

**Due from banks** – deposits and other funds allocated in banks.

**Loans** – short-term (up to 1 year from the date of issue) and long-term (over 1 year from the date of issue) microloans allocated issued to individuals and individual entrepreneurs, and short-term (up to 1 year from the date of issue) and long-term (over 1 year from the date of issue) microcredit allocated to legal entities as well as microlease, factoring operations and others.

**Fixed assets, net** – tangible assets which are used in the course of activities, for rental purposes or for administrative purposes. Fixed assets include buildings, structures, equipment and devices, computers, furniture, computing machinery, vehicles and others.

**Accrued interest receivable** – accrued but not received interest on assets (as well as interest accrued on other operations, that are essentially loans (microloans, microcredits, microlease)).

**Other assets** – assets that do not fall under mentioned classification.

**Liabilities** – borrowed funds, loans and lease received, accrued interest and taxes payable and other liabilities.

**Credit and leasing operations payable** – short-term (up to 1 year from the date of receipt) and long-term (over 1 year from the date of receipt) loans received from banks, state funds, non-bank financial institutions, non-governmental non-profit organizations, international financial institutions, foreign investors and other creditors, liabilities on lease to banks and other lessors.

**Accrued interest payable** – accrued but not paid interest on borrowed funds, on funds attracted from founders and other investors, received loans, leasing and other obligations.

**Accrued taxes payable** – accrued income tax and other taxes, deducted taxes payable, deferred taxes, and accrued single social payment and settlements with funds.

**Other liabilities** – liabilities that do not fall under mentioned classification.

**Capital** includes authorized capital, reserve capital, retained earnings and utilized grant funds.

**Authorized capital** reflects the aggregate of contributions (in monetary terms) made according to constituent documents.

**Reserve capital** – funds allocated from retained earnings for broad purposes, the value of property received free of charge from founders, the excess amount of fixed assets and intangible assets over their original price occurred as a result of significant increase of their market value.

**Retained earnings** – undistributed profit (loss) received as a result of financial activity of previous financial years, net profit (loss) received as a result of financial activity during the reporting year, as well as the amount of declared dividends during this period.

### Table 5.1.13. Main performance indicators of microcredit organizations, grouped by asset size

This table shows main performance indicators of microcredit organizations, grouped according to the size of their assets.

For indicators reflected in present table, see methodological comment to table 5.1.12.



#### **Table 5.1.14. Microcredit organizations grouped by total and authorized capital**

This table shows the dynamics of indicators on total and authorized capital of microcredit organizations grouping these indicators according to their volume.

For indicators reflected in present table, see methodological comment to table 5.1.12.

#### **Table 5.1.15. Consolidated balance of pawnshops**

This table provides information on consolidated balance sheet of pawnshops, its structure and dynamics of indicators.

For indicators reflected in present table, see methodological comment to table 5.1.12.

#### **Table 5.1.16. Main performance indicators of pawnshops, grouped by asset size**

This table shows main performance indicators of pawnshops, grouped according to the size of their assets.

For indicators reflected in present table, see methodological comment to table 5.1.12.

#### **Table 5.1.17. Pawnshops grouped by total and authorized capital**

This table shows the dynamics of indicators on total and authorized capital of pawnshops grouping these indicators according to their volume.

For indicators reflected in present table, see methodological comment to table 5.1.12.

## **5.2. Borrowings**

### **Tables 5.2.1–5.2.20b**

These tables reflect the dynamics of the total volume and balances of deposits in national and foreign currency attracted by commercial banks from individuals and legal entities, split by their types and terms, as well as by regions.

These tables are compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

**Deposits** – see methodological comment to table 5.1.2.

**Demand deposits** – deposits returnable upon first demand. Funds on bank cards (except for term and savings deposits on electronic bank cards) are considered as demand deposits.

**Savings deposits** – deposits accumulated on the basis of certain conditions and for a certain purposes, with the right to make additional payments to initial amount of the deposit in the manner stipulated in deposit agreement with bank. Savings deposits can have special-purpose, or be premium, conditional and subject to other conditions.

**Time deposits** – deposits attracted with the condition of return after at the date specified in deposit agreement with the bank.

Time deposits can be short-term and long-term. In this case, short-term deposits are considered as accepted funds for a period of up to 1 year, and long-term are those deposits accepted for a period of more than 1 year.

### **Tables 5.2.21–5.2.22**

These tables reflect weighted average annual interest rates on deposits attracted by commercial banks from individuals and legal entities in national and foreign currency.

The weighted average interest rate on deposits is defined as the ratio of the scope of each attracted deposit amount in the reporting period multiplied by its annual interest rate to the total amount of attracted deposits, calculated by the following formula:

$$P_{AV} = \frac{\sum_{t=1}^n (V_t * P_t)}{\sum_{t=1}^n (V_t)}$$

Where:

$P_{AV}$  – weighted average interest rate;

$V_t$  – amount of deposit attracted under the deposit agreement t;

$P_t$  – annual interest rate specified in the deposit agreement t.

### 5.3. Lending

#### Tables 5.3.1–5.3.8

These tables reflect the dynamics of the total volume and balances of loans extended by commercial banks to legal entities (except for commercial banks), individuals and individual entrepreneurs in national and foreign currency, split by term, sector and purpose, as well as by regions.

These tables are compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

#### Tables 5.3.9–5.3.11

These tables reflect the weighted average interest rates on loans issued by commercial banks in national and foreign currency on an annualized basis.

Calculation of the weighted average interest rates on preferential loans extended in national currency, takes into account loans that are extended at interest rates not exceeding the refinancing rate of the Central bank.

The weighted average interest rate on loans is defined as the ratio of the scope of each extended loan in the reporting period multiplied by its annual interest rate to the total amount of extended loans, calculated by the following formula:

$$P_{AV} = \frac{\sum_{t=1}^n (V_t * P_t)}{\sum_{t=1}^n (V_t)}$$

Where:

$P_{AV}$  – weighted average interest rate;

$V_t$  – amount of extended loan under the loan agreement t;

$P_t$  – annual interest rate specified in the loan agreement t.

#### Tables 5.3.12–5.3.15

These tables reflect the dynamics of the number and amount of loans extended by commercial banks for financial support of small business, split by borrowers, main directions and sectors, as well as by regions.

These tables are compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

#### Tables 5.3.16–5.3.17

These tables reflect the dynamics of the number and amount of mortgage loans extended by commercial banks to individuals, weighted average interest rates of such loans, as well as the extended mortgage loans split by regions.

Weighted average interest rate – see methodological comments to tables 5.3.9–5.3.11.

These tables are compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

### **Tables 5.3.18–5.3.21**

These tables reflect the dynamics of the number, total volume and balances of consumer loans extended by commercial banks to individuals, as well as weighted average interest rates of such loans.

In addition, consumer loans are divided into tables in the context of purpose and regions.

Weighted average interest rate – see methodological comments to tables 5.3.9–5.3.11.

These tables are compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

## **Section VI. Main indicators of the payment system**

### **Table 6.1. Payments through the Interbank payment system of the Central bank**

This table reflects data on transactions made through the Central bank's Interbank payment system, and shows the dynamics of the number and amount of transactions split by type of payment documents.

On the territory of the Republic of Uzbekistan settlements of among commercial banks and with the Central bank are carried out using their correspondent accounts opened in the Payment center of the Central bank.

According to legislation of the Republic of Uzbekistan, commercial banks should open correspondent accounts only in the Central bank.

The interbank payment system of the Central bank is designed to service these correspondent accounts.

### **Table 6.2. Transactions effected by the Central bank clearing system**

This table shows the dynamics of the number and amount of transactions made through the settlement and clearing system of the Central bank.

Settlement and clearing system of the Central bank is a retail payment system that serves to make payments of individuals in favor of organizations and agencies connected to this system in real time on netting principle.

### **Table 6.3. Number of bank cards, POS-terminals, ATMs, self-service kiosks and transactions through POS-terminals**

This table reflects the number of bank cards in national and foreign currency issued by banks, POS-terminals installed for their service, ATMs and self-service kiosks, as well as the amount of payments made through payment terminals.

### **Table 6.4. Number of users of remote banking services**

This table reflects data on number of remote banking services users (management of funds in bank accounts using internet banking and mobile banking services, management of funds on bank cards using USSD-requests, receiving information on cashflow and balance in bank account via SMS-notification).