



# THE CENTRAL BANK OF THE REPUBLIC OF UZBEKISTAN

## STATISTICAL BULLETIN

**2023**

UZBEKISTAN

Tashkent







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**Symbols and notes:**

“ ” – indicator is equal to nil;

“0,0” – non-significant volume;

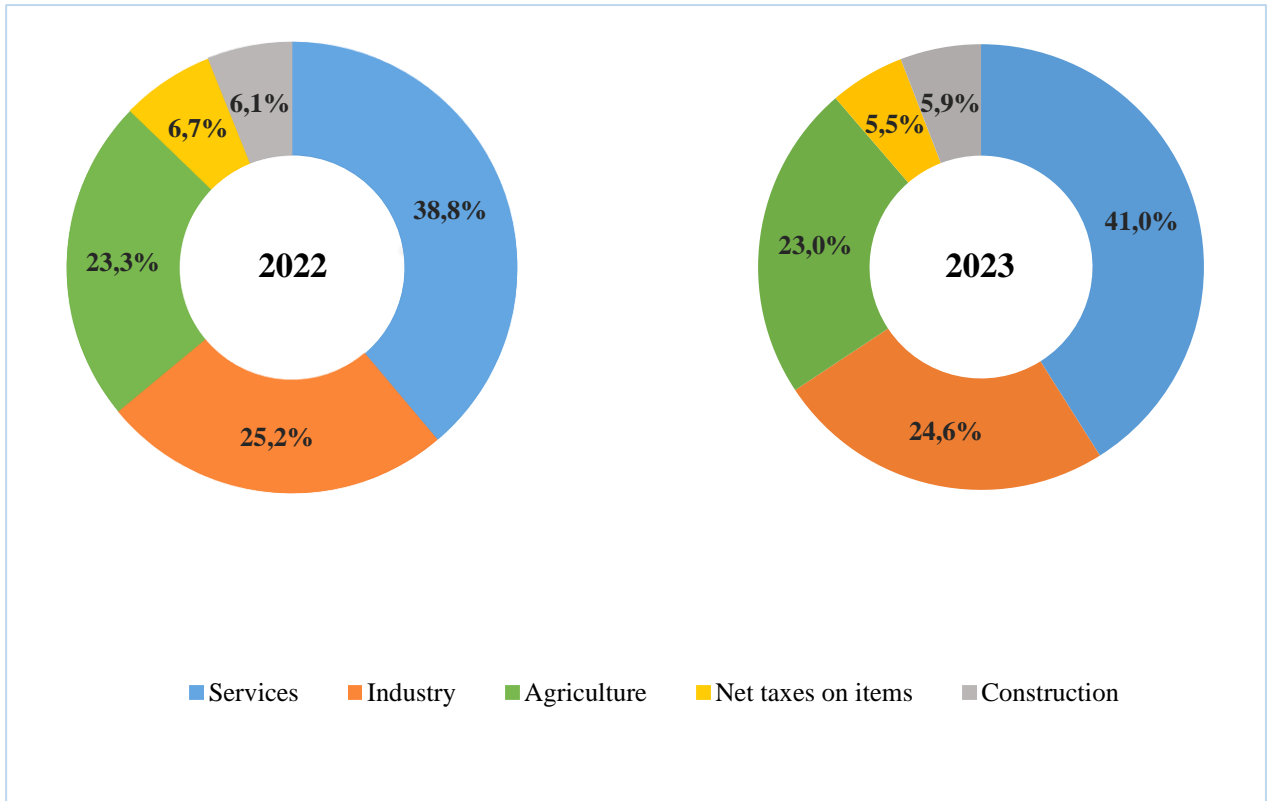
“x” – data are not published.

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

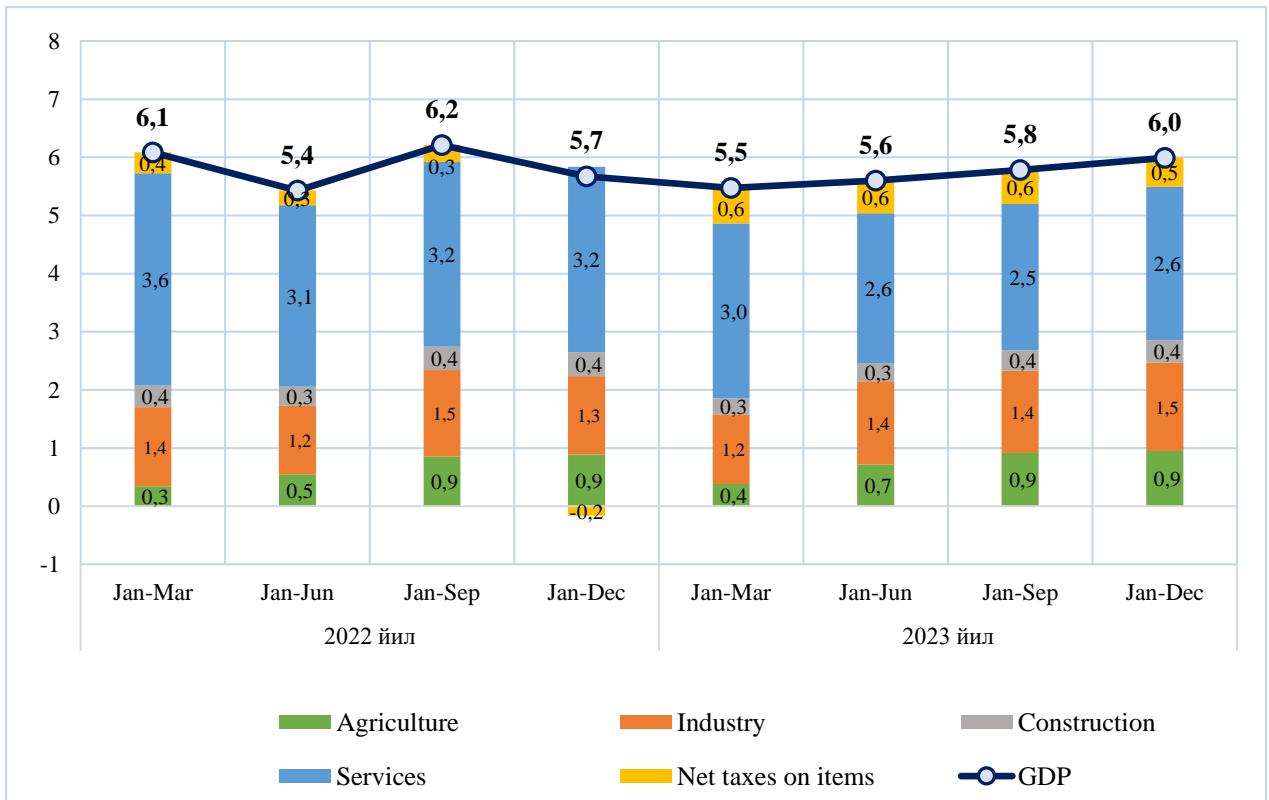
“Statistical bulletin of the Central bank of the Republic of Uzbekistan” is available on the official website of the Central bank (<http://www.cbu.uz>).



Structure of GDP\*

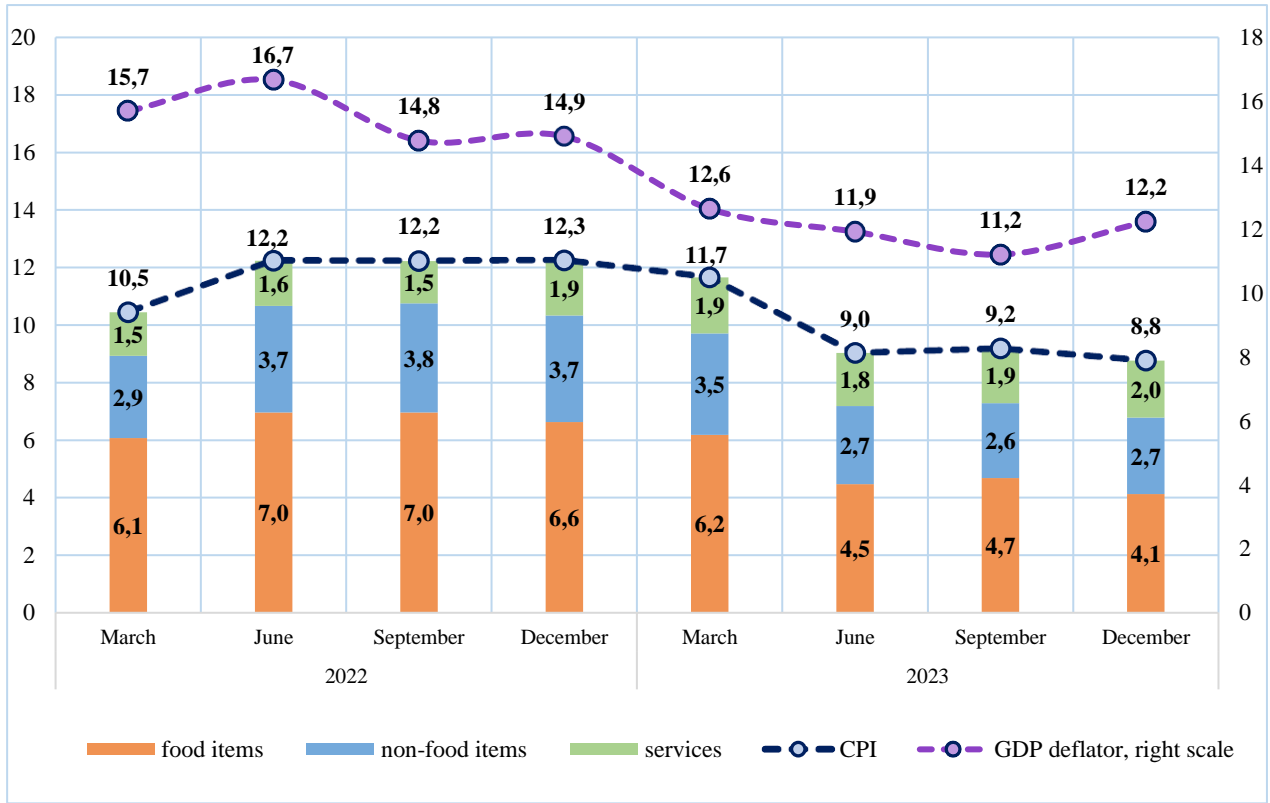


Structural changes of GDP\*  
(real growth compared to previous year, in percentages)

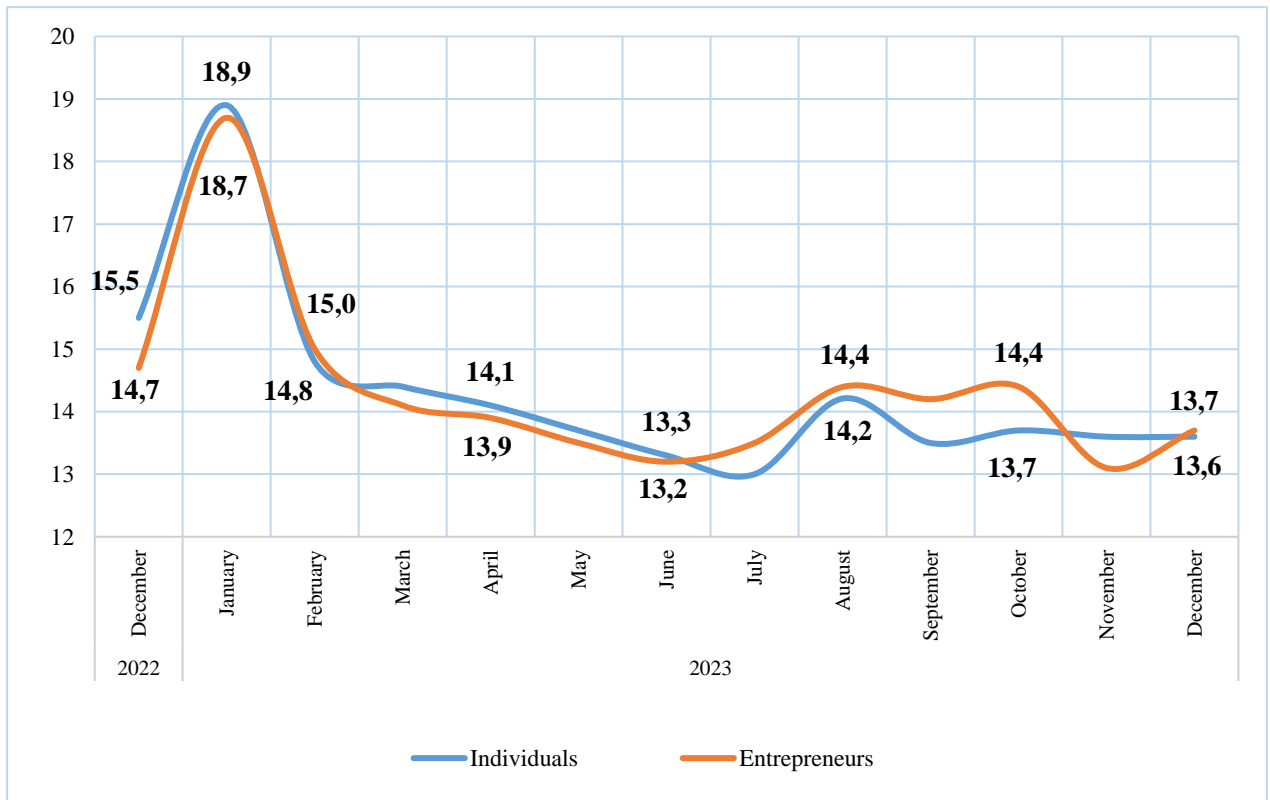


\* According to preliminary data of the Agency of Statistics under the President of the Republic of Uzbekistan.

**Consumer Price Index (CPI) and its components\***  
(annually, in percentages)



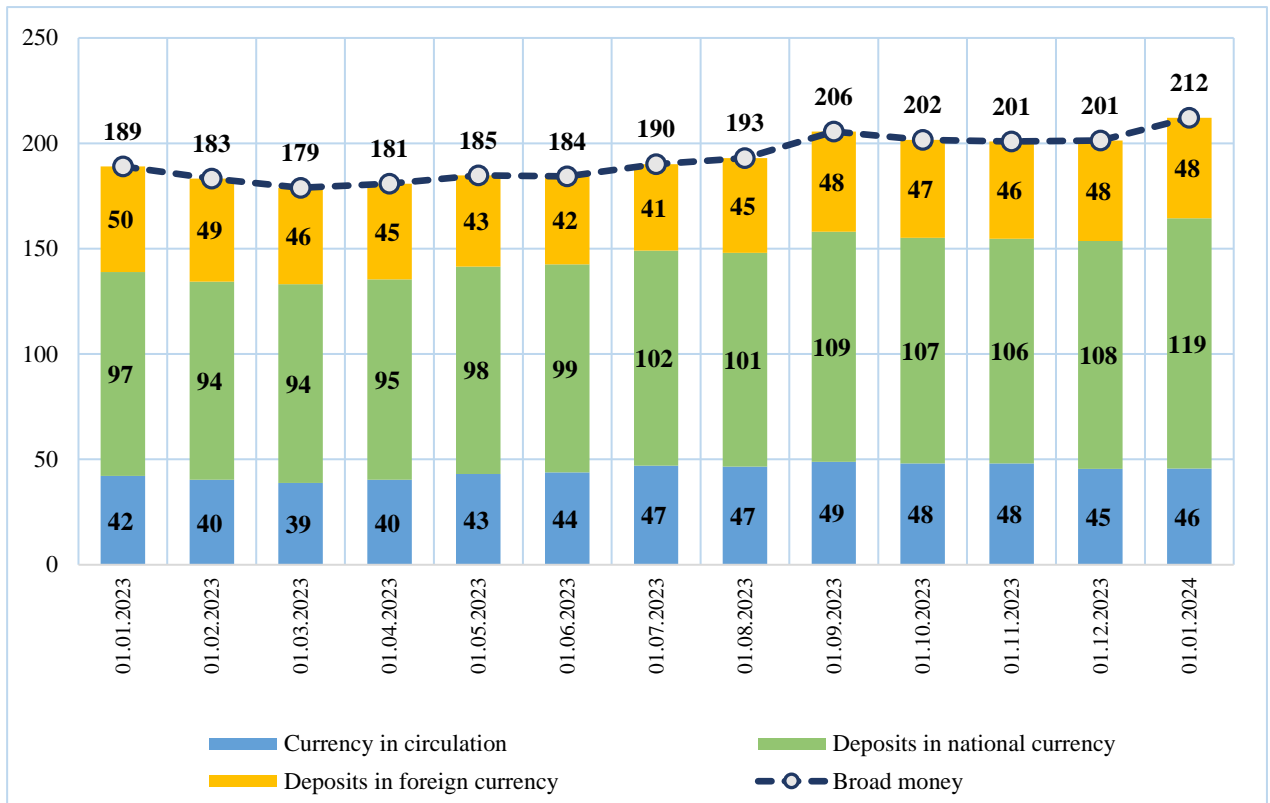
**Inflation expectations of individuals and entrepreneurs**  
(annually, in percentages)



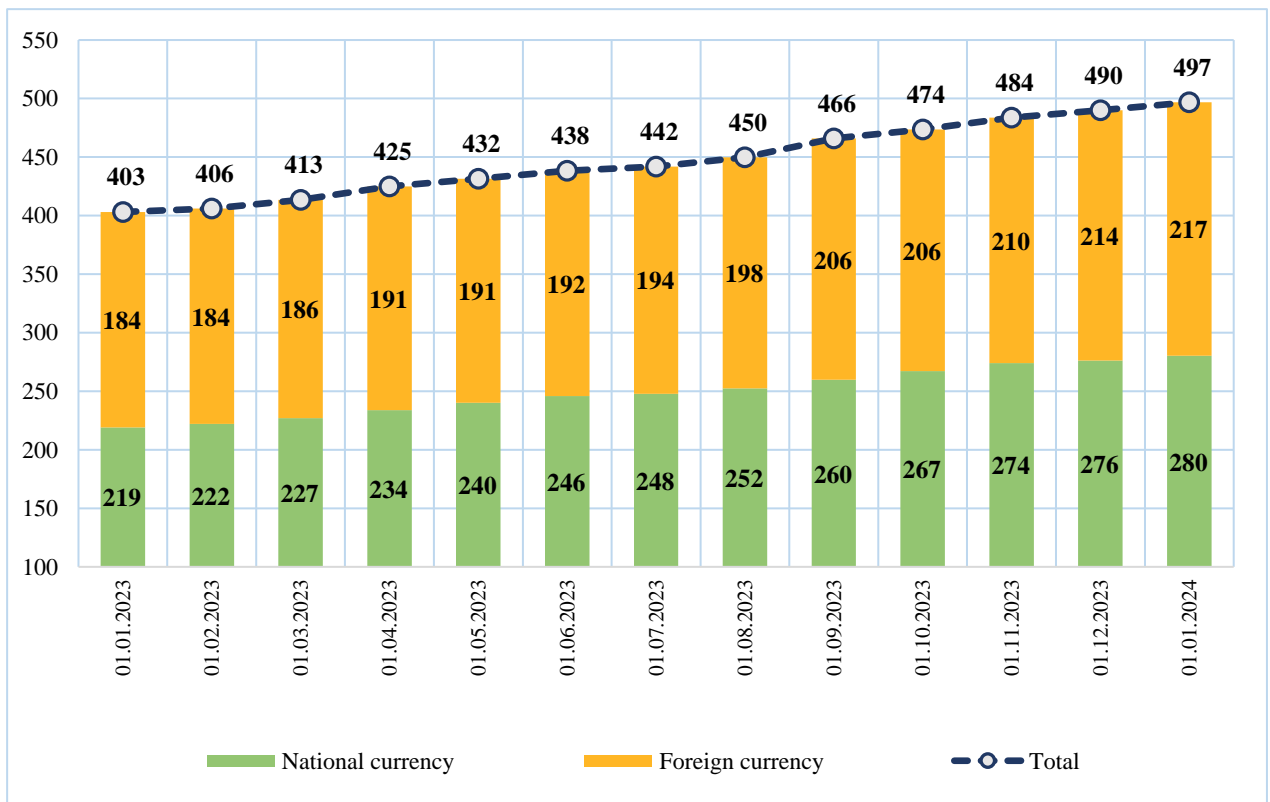
\* According to preliminary data of the Agency of Statistics under the President of the Republic of Uzbekistan.



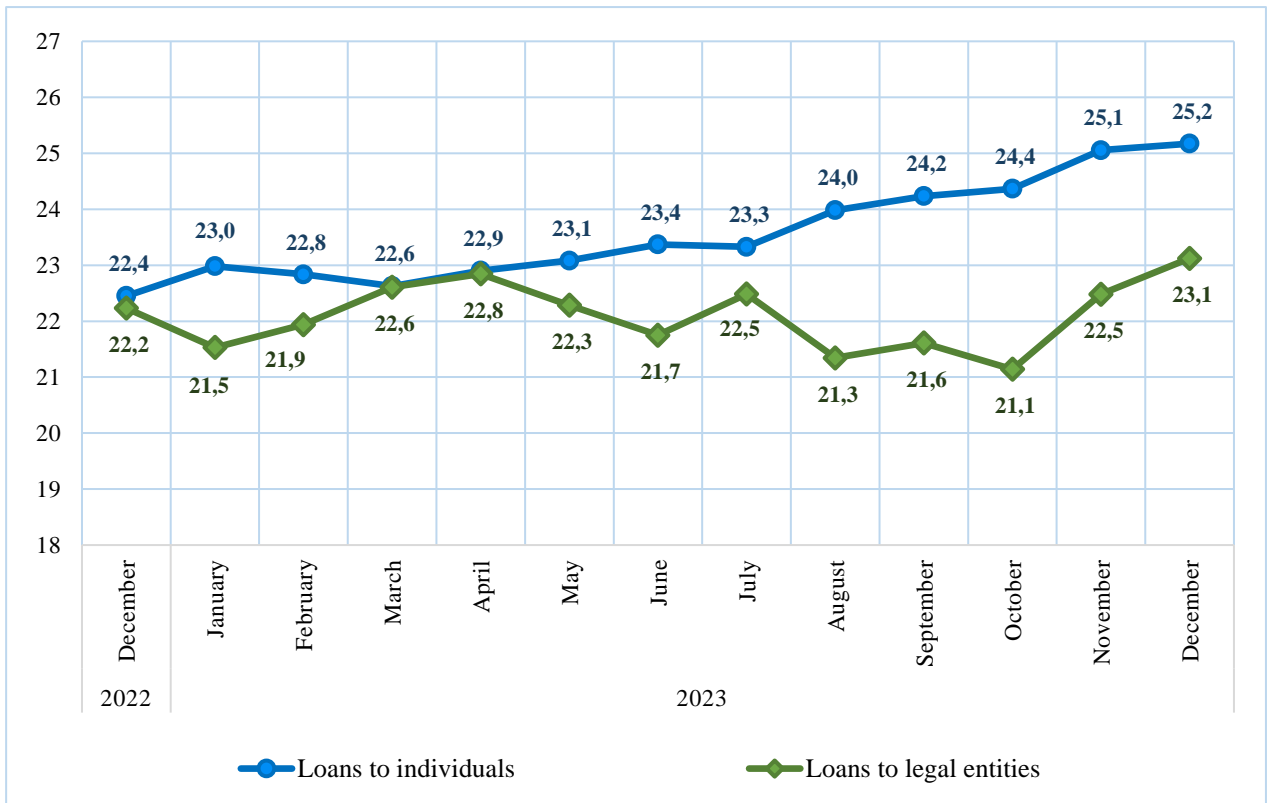
**Structure and dynamics of Broad money (trillions of UZS)**



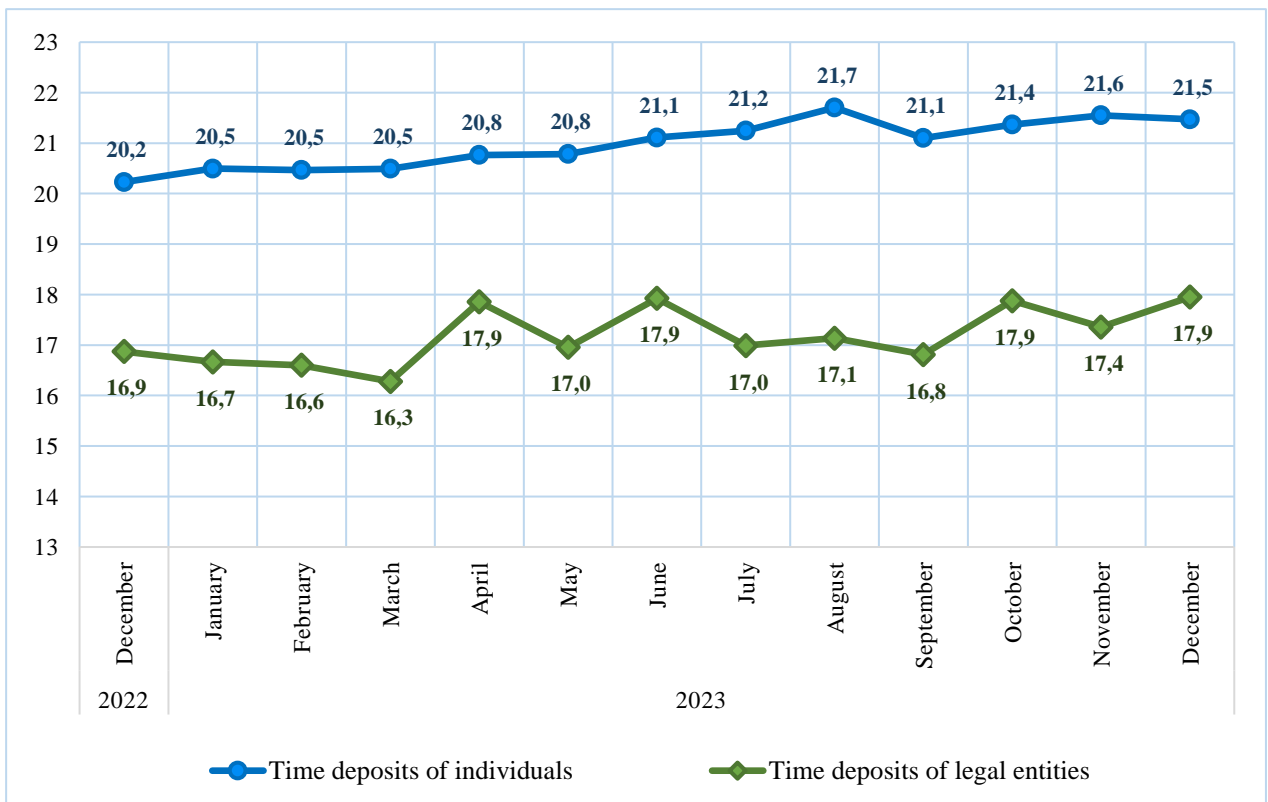
**Credits to the economy and its composition (trillions of UZS)**



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

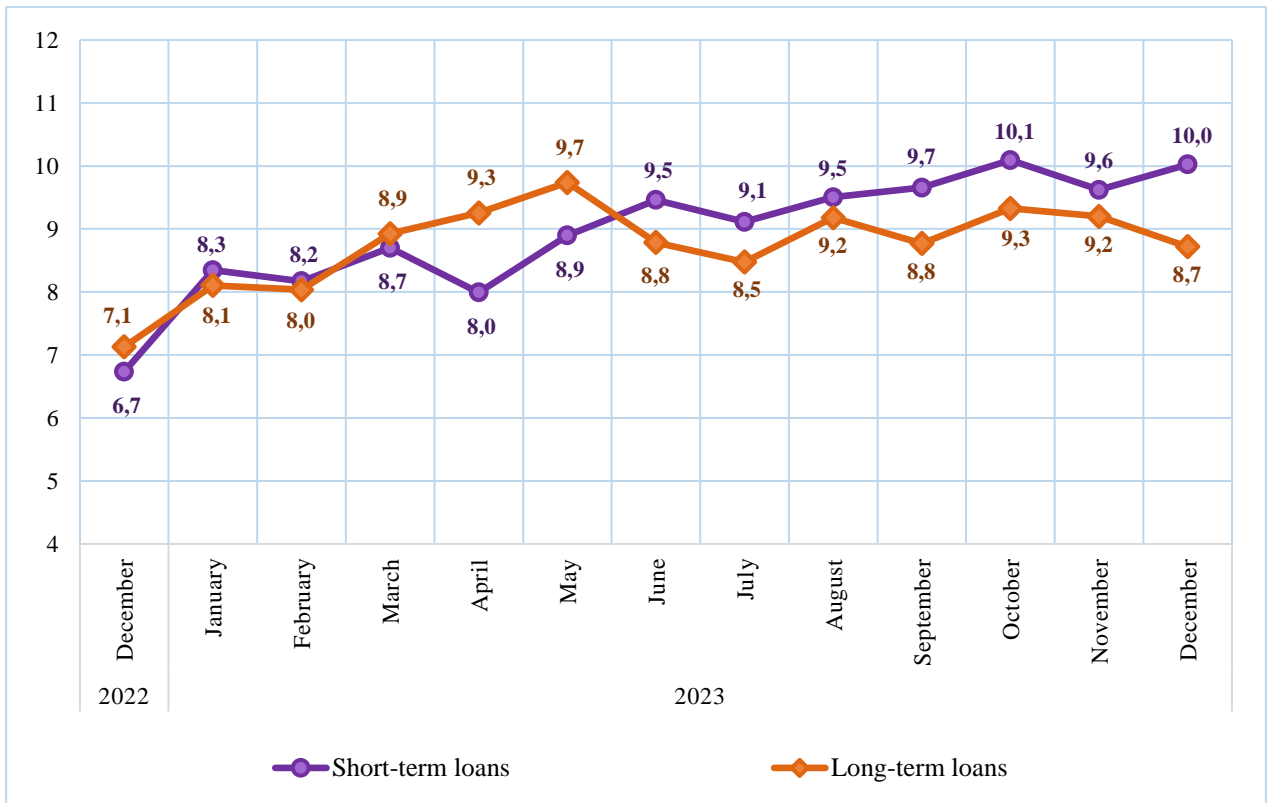


**Bank interest rates on national currency deposits**  
(weighted average interest rates, annual)

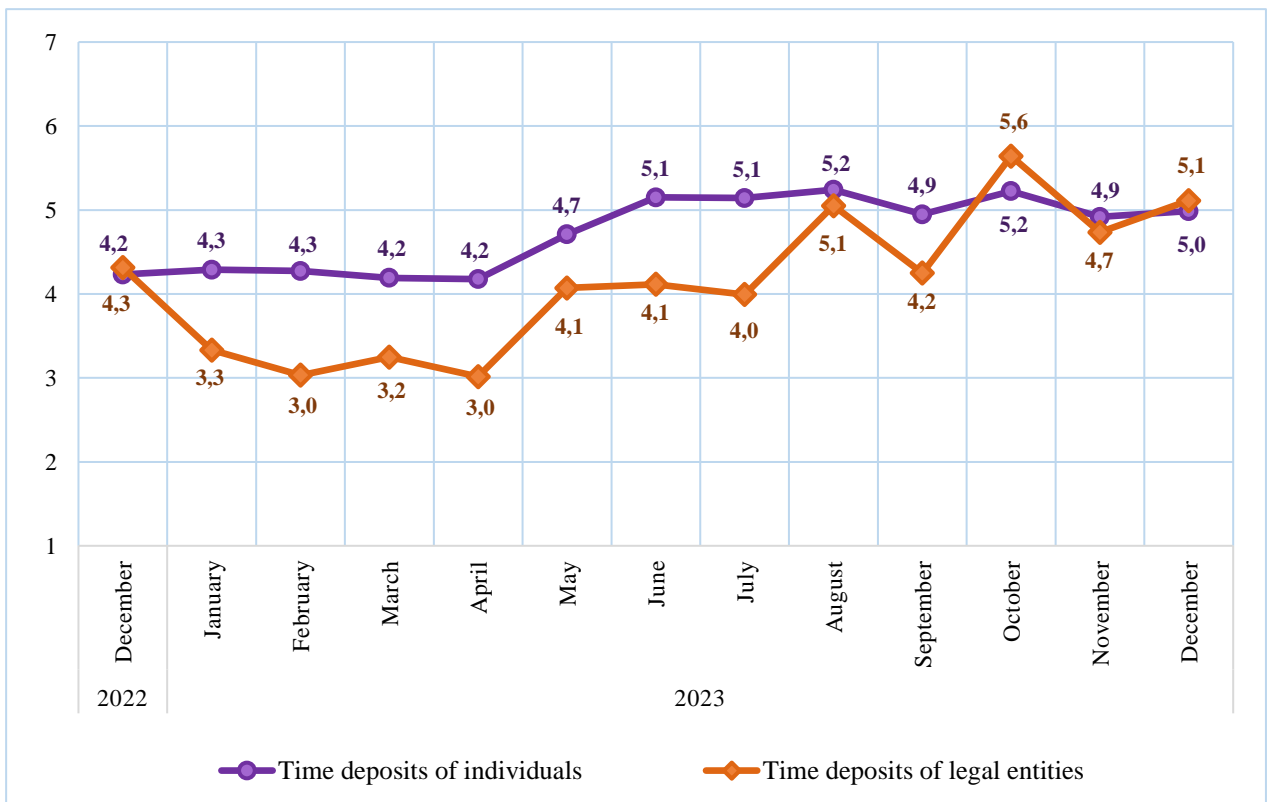




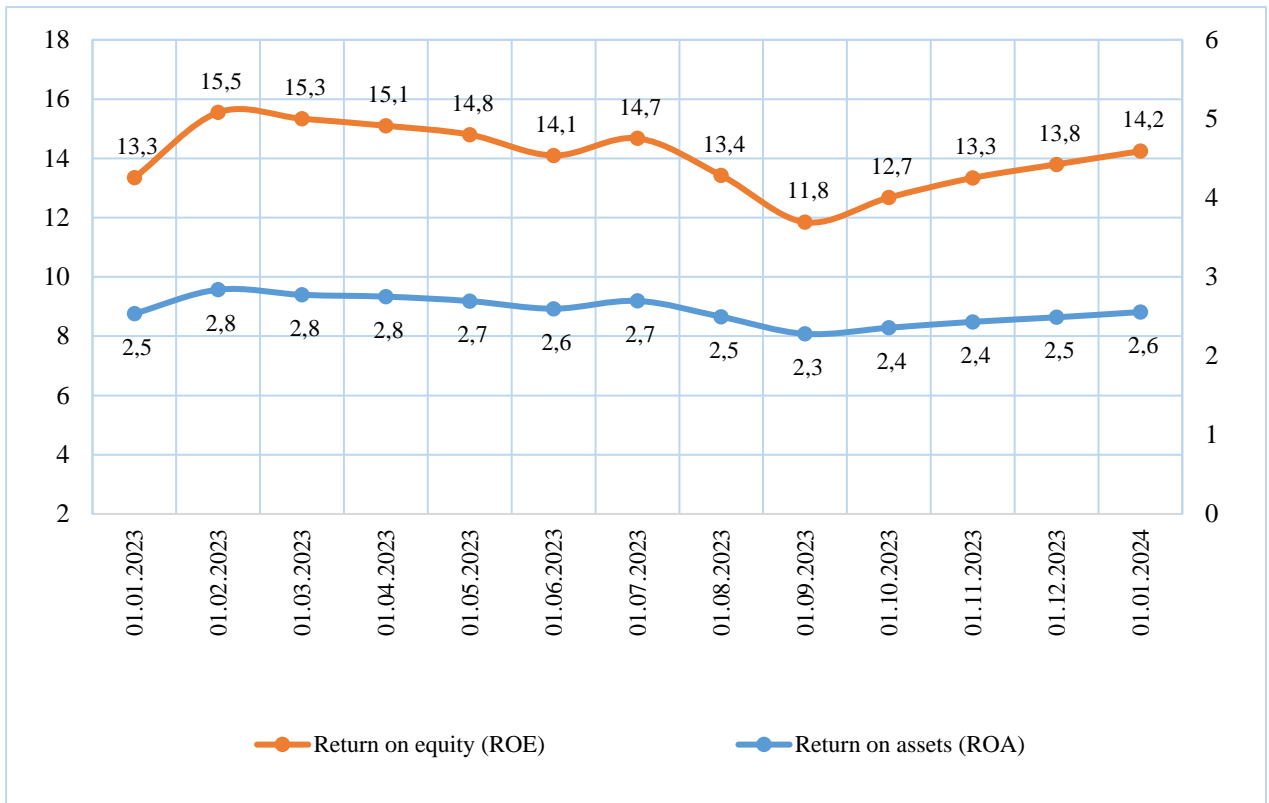
**Bank interest rates on foreign currency loans**  
(weighted average interest rates, annual)



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



**Profitability indicators of banking sector (percent)**





## I. MACROECONOMIC INDICATORS

Table 1.1

## GDP and its structure\*

billions of UZS

№	Indicators	2022				2023			
		Q1	first half	9 months	annual	Q1	first half	9 months	annual
1	2	3	4	5	6	7	8	9	10
<b>I.</b>	<b>GDP (nominal)</b>	<b>166 985,0</b>	<b>397 340,4</b>	<b>638 338,5</b>	<b>896 617,9</b>	<b>198 483,5</b>	<b>469 619,0</b>	<b>750 925,7</b>	<b>1 066 569,0</b>
	Real growth (YoY), percent	106,1	105,4	106,2	105,7	105,5	105,6	105,8	106,0
	GDP deflator, percent	115,7	116,7	114,8	114,9	112,6	111,9	111,2	112,2
<b>II.</b>	<b>Gross value added of industries</b>	<b>151 590,8</b>	<b>364 606,9</b>	<b>589 830,3</b>	<b>836 839,7</b>	<b>188 545,3</b>	<b>444 432,9</b>	<b>710 289,8</b>	<b>1 008 423,1</b>
	Real growth (YoY), percent	106,3	105,6	106,4	106,3	105,4	105,5	105,6	105,9
	Agriculture, forestry and fishing	19 375,0	75 982,2	142 796,6	208 809,2	23 465,2	89 119,9	168 231,8	245 222,5
	Real growth (YoY), percent	102,7	102,6	103,5	103,6	103,2	103,8	104,1	104,1
	Industry	47 118,6	102 258,5	158 858,8	225 771,2	53 143,4	116 810,1	182 123,1	262 824,2
	Real growth (YoY), percent	104,8	104,6	105,9	105,3	104,1	105,6	105,7	106,0
	Construction	10 288,7	25 417,8	40 100,0	54 286,4	11 780,9	29 099,3	45 890,5	62 554,2
	Real growth (YoY), percent	106,2	105,1	106,5	106,6	104,5	104,8	105,6	106,4
	Services	74 808,4	160 948,4	248 074,9	347 972,9	100 155,9	209 403,6	314 044,4	437 822,2
	Real growth (YoY), percent	108,2	107,9	108,5	108,7	107,0	106,4	106,5	106,8
<b>III.</b>	<b>Net taxes on items</b>	<b>15 394,2</b>	<b>32 733,5</b>	<b>48 508,2</b>	<b>59 778,2</b>	<b>9 938,1</b>	<b>25 186,1</b>	<b>40 635,9</b>	<b>58 145,9</b>
	Real growth from previous year, percent	104,1	103,3	104,0	97,7	106,5	106,9	107,7	107,4

\* According to preliminary data of the Agency of Statistics under the President of the Republic of Uzbekistan.

Table 1.2

## Consumer Price Index (CPI)\*

percentage terms

Period	from previous month				from previous year			
	CPI	of which:			CPI	of which:		
		food items	non-food items	services		food items	non-food items	services
1	2	3	4	5	6	7	8	9
<b>2022</b>								
January	<b>0,9</b>	1,3	0,5	0,7	<b>9,8</b>	13,1	7,8	6,9
February	<b>0,5</b>	0,6	0,5	0,5	<b>9,7</b>	13,1	7,7	6,5
March	<b>1,5</b>	2,5	1,1	0,4	<b>10,5</b>	14,5	8,2	6,5
April	<b>1,5</b>	2,1	1,4	0,5	<b>10,4</b>	13,4	9,3	6,5
May	<b>1,0</b>	1,2	1,3	0,4	<b>11,0</b>	14,2	10,3	6,2
June	<b>0,9</b>	1,1	0,9	0,8	<b>12,2</b>	16,5	10,7	6,8
July	<b>-0,1</b>	-1,1	0,9	0,3	<b>12,3</b>	16,3	11,1	6,9
August	<b>0,5</b>	0,7	0,4	0,4	<b>12,3</b>	16,3	10,9	7,1
September	<b>1,0</b>	1,4	0,7	0,8	<b>12,2</b>	16,6	10,9	6,4
October	<b>1,2</b>	1,4	0,9	1,5	<b>12,2</b>	15,9	10,7	7,5
November	<b>1,3</b>	2,0	0,9	0,8	<b>12,3</b>	16,0	10,7	7,8
December	<b>1,2</b>	1,7	0,8	1,1	<b>12,3</b>	15,6	10,7	8,3
<b>2023</b>								
January	<b>0,8</b>	1,0	0,6	0,7	<b>12,2</b>	15,4	10,9	8,4
February	<b>0,5</b>	0,7	0,3	0,5	<b>12,2</b>	15,5	10,7	8,5
March	<b>1,0</b>	1,6	0,7	0,4	<b>11,7</b>	14,6	10,2	8,4
April	<b>0,8</b>	1,2	0,5	0,5	<b>11,0</b>	13,7	9,3	8,6
May	<b>0,5</b>	0,5	0,5	0,5	<b>10,4</b>	13,0	8,4	8,6
June	<b>-0,3</b>	-1,1	0,4	0,2	<b>9,0</b>	10,5	7,9	8,0
July	<b>-0,2</b>	-0,9	0,3	0,5	<b>8,9</b>	10,7	7,3	8,2
August	<b>0,5</b>	0,6	0,4	0,7	<b>9,0</b>	10,6	7,3	8,5
September	<b>1,2</b>	1,8	1,0	0,6	<b>9,2</b>	11,0	7,6	8,2
October	<b>1,0</b>	1,3	1,0	0,7	<b>9,0</b>	10,9	7,7	7,5
November	<b>1,1</b>	1,3	0,7	1,5	<b>8,8</b>	10,1	7,5	8,3
December	<b>1,2</b>	1,3	1,0	1,5	<b>8,8</b>	9,7	7,7	8,7

\* According to data of the Agency of Statistics under the President of the Republic of Uzbekistan.

Table 1.3

**Inflation expectations of individuals and entrepreneurs**

percentage terms

Period	Individuals	Entrepreneurs
1	2	3
<b>2022</b>		
January	15,0	14,3
February	14,0	14,6
March	15,0	15,4
April	14,2	14,5
May	17,6	17,3
June	16,4	15,7
July	15,5	15,2
August	15,3	14,1
September	15,2	13,8
October	15,1	14,2
November	15,3	14,3
December	15,5	14,7
<b>2023</b>		
January	18,9	18,7
February	14,8	15,0
March	14,4	14,1
April	14,1	13,9
May	13,7	13,5
June	13,3	13,2
July	13,0	13,5
August	14,2	14,4
September	13,5	14,2
October	13,7	14,4
November	13,6	13,1
December	13,6	13,7



Table 1.4

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

millions of USD

Descriptors	2023		
	Q1	Q2	Q3
1	2	3	4
<b>A. Current account (excludes reserves and related items)</b>	<b>-1 281,7</b>	<b>-1 892,4</b>	<b>-1 622,9</b>
Goods, credit (exports)	4 941,7	5 022,1	4 135,6
Goods, debit (imports)	7 726,0	8 531,3	8 036,1
Services, credit (exports)	896,1	1 241,6	1 651,9
Services, debit (imports)	1 719,3	1 809,5	2 024,4
Balance on goods and services	-3 607,6	-4 077,1	-4 272,9
Primary income, credit	1 029,9	945,9	848,2
Primary income, debit	717,5	1 165,5	1 112,3
Balance on goods, services, and primary income	-3 295,2	-4 296,7	-4 537,0
Secondary income, credit	2 200,1	2 596,3	3 071,4
Secondary income, debit	186,6	192,0	157,3
<b>B. Capital account (excludes reserves and related items)</b>	<b>1,2</b>	<b>1,6</b>	<b>5,1</b>
Capital account, credit	1,2	1,6	5,1
Capital account, debit			
Balance on current and capital account	-1 280,5	-1 890,8	-1 617,8
<b>C. Financial account</b>	<b>156,9</b>	<b>-945,8</b>	<b>-1 423,7</b>
Direct investment, assets	9,6	0,8	0,7
Direct investment, liabilities	173,8	783,2	394,8
Portfolio investment, assets	0,2		
Equity and investment fund shares	0,2		
Debt instruments			
Portfolio investment, liabilities	14,9	-11,3	125,7
Equity and investment fund shares	2,9	1,1	12,4
Debt instruments	11,9	-12,4	113,3
Financial derivatives (other than reserves) and employee stock options	0,5	0,8	0,2
Fin. derivatives and employee stock options, assets			
Fin. derivatives and employee stock options, liabilities	-0,5	-0,8	-0,2
Other investment, assets	705,2	499,0	2 299,8
Equity and investment fund shares	0,4		
Debt instruments	704,8	499,0	2 299,8
Central bank			
Deposit-taking corporations, except the central bank	-611,0	-1 035,4	754,2
General government	-7,0	-3,5	-500,8
Other sectors	1 322,7	1 537,9	2 046,4
Other financial corporations			
Nonfinancial corporations, households, and NPISHs	1 322,7	1 537,9	2 046,4
Other investment, liabilities	369,9	674,6	3 203,9
Equity and investment fund shares			
SDR allocations	1,0	0,8	0,4
Debt instruments	369,0	673,7	3 203,5
Central bank			
Deposit-taking corporations, except the central bank	422,3	-365,0	818,9
General government	379,0	304,8	211,6
Other sectors	-432,3	733,9	2 172,9
Other financial corporations	4,5	9,5	7,1
Nonfinancial corporations, households, and NPISHs	-436,7	724,4	2 165,9

Descriptors	2023		
	Q1	Q2	Q3
1	2	3	4
<b>D. Net errors and omissions</b>	<b>-111,6</b>	<b>471,7</b>	<b>-1 979,2</b>
<b>E. Total balance</b>	<b>1 549,0</b>	<b>473,3</b>	<b>2 173,3</b>
<b>F. Reserves and Related Items</b>	<b>-1 549,0</b>	<b>-473,3</b>	<b>-2 173,3</b>
Reserve assets	-1 548,7	-473,1	-2 173,4
Net credit and loans from the IMF (excluding reserve position)	0,2	0,2	-0,1
Exceptional financing			

\* All previous published data have been revised.

Table 1.5

**International investment position of the Republic of Uzbekistan\***

(analytic representation, end of period)

millions of USD

Descriptors	2023		
	Q1	Q2	Q3
1	2	3	4
<b>Assets</b>	<b>82 658,3</b>	<b>81 391,1</b>	<b>81 535,9</b>
Direct investment	210,4	209,6	208,2
Equity and investment fund shares	39,4	38,1	36,0
Direct investor in direct investment enterprises	39,4	38,1	36,0
Direct investment enterprises in direct investor (reverse investment)			
Between fellow enterprises			
Debt instruments	171,0	171,6	172,2
Direct investor in direct investment enterprises	2,5	2,5	2,5
Direct investment enterprises in direct investor (reverse investment)			
Between fellow enterprises	168,5	169,1	169,7
Portfolio investment	2,7	2,6	2,6
Equity and investment fund shares	2,7	2,6	2,6
Central bank			
Deposit-taking corporations, except the central bank	1,1	1,1	1,1
General government			
Other sectors	1,5	1,5	1,5
Other financial corporations			
Debt securities			
Central bank			
Deposit-taking corporations, except the central bank			
General government			
Other sectors			
Other financial corporations			
Financial derivatives (other than reserves) and employee stock options			
Other investment	47 007,8	47 458,5	50 285,8
Other equity	2,0	2,0	2,0
Debt instruments	47 005,7	47 456,4	50 283,8
Central bank			
Deposit-taking corporations, except the central bank	3 921,8	2 834,9	3 612,9
General government	2,9	4,0	7,4
Other sectors	43 081,0	44 617,6	46 663,5
Other financial corporations	0,0	0,0	0,0
Reserve assets	35 437,5	33 720,3	31 039,3
Monetary gold	24 254,8	23 087,1	23 095,5
Reserve position in the fund	0,0	0,0	0,0
Other reserve assets	11 182,7	10 633,2	7 943,8
<b>Liabilities</b>	<b>63 694,2</b>	<b>64 834,9</b>	<b>67 351,6</b>
Direct investment	13 499,3	14 194,7	13 967,5
Equity and investment fund shares	11 129,7	11 644,5	11 461,7
Direct investor in direct investment enterprises	11 129,7	11 644,5	11 461,7
Direct investment enterprises in direct investor (reverse investment)			
Between fellow enterprises			
Debt instruments	2 369,6	2 550,2	2 505,8

Descriptors	2023		
	Q1	Q2	Q3
1	2	3	4
Direct investor in direct investment enterprises	2 098,1	2 246,8	2 302,8
Direct investment enterprises in direct investor (reverse investment)			
Between fellow enterprises	271,4	303,4	202,9
Portfolio investment	4 184,0	4 229,5	4 266,1
Equity and investment fund shares	104,1	104,4	117,7
Central bank			
Deposit-taking corporations, except the central bank	50,3	46,0	53,6
General government			
Other sectors	53,9	58,4	64,1
Other financial corporations	1,6	1,5	1,5
Debt securities	4 079,9	4 125,1	4 148,4
Central bank			
Deposit-taking corporations, except the central bank	926,0	923,7	1 028,3
General government	2 319,1	2 353,0	2 272,7
Other sectors	834,8	848,5	847,5
Other financial corporations			
Financial derivatives (other than reserves) and employee stock options	0,9	1,1	0,2
Other investment	46 010,0	46 409,6	49 117,8
Other equity			
Other debt instruments	46 010,0	46 409,6	49 117,8
Central bank			
Deposit-taking corporations, except the central bank	10 874,8	10 456,9	11 041,2
General government	18 438,3	18 598,6	18 673,8
Other sectors	16 696,9	17 354,1	19 402,8
Other financial corporations	108,7	115,2	118,3
<b>Net international investment position</b>	<b>18 964,2</b>	<b>16 556,2</b>	<b>14 184,3</b>

\* All previous published data have been revised.







## II. MONETARY INDICATORS

Table 2.1

## Central bank survey

billions of UZS

Indicators	01.01.23	01.02.23	01.03.23	01.04.23	01.05.23	01.06.23	01.07.23	01.08.23	01.09.23	01.10.23	01.11.23	01.12.23	01.01.24
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Net foreign assets	396 663	397 365	374 667	393 950	389 725	381 336	376 244	379 234	388 930	372 100	396 790	398 900	424 315
Monetary gold	258 913	266 225	258 547	277 310	275 699	264 891	265 228	267 035	283 274	281 189	292 925	291 778	303 930
Claims on nonresidents	149 569	143 199	128 022	128 810	126 167	128 423	123 163	124 525	112 349	97 575	110 550	113 946	127 274
Liabilities to nonresidents	-11 819	-12 059	-11 902	-12 170	-12 140	-11 978	-12 147	-12 326	-6 693	-6 665	-6 684	-6 824	-6 889
Claims on other depository corporations	3 604	3 195	1 753	3 610	2 795	2 440	3 989	3 709	2 259	2 820	3 669	3 629	4 913
Net claims on central government	-132 570	-127 897	-125 183	-125 160	-115 733	-113 957	-111 657	-110 393	-108 215	-104 063	-113 057	-107 433	-113 746
Claims on central government													
Liabilities to central government	-132 570	-127 897	-125 183	-125 160	-115 733	-113 957	-111 657	-110 393	-108 215	-104 063	-113 057	-107 433	-113 746
Claims on other sectors (loans and other financial claims)	419	480	473	672	672	662	649	663	901	843	768	849	738
Claims on other financial corporations													
Claims on state and local government													
Claims on public nonfinancial corporations	419	480	473	672	672	662	649	663	901	843	768	849	738
Claims on private sector													
Monetary base	78 986	70 799	64 565	63 502	68 217	66 697	72 113	69 210	74 808	73 228	72 697	72 208	82 875
Currency in circulation	48 843	46 966	45 482	46 534	50 276	50 231	54 746	53 574	56 341	56 091	55 790	53 215	54 628
Liabilities to other depository corporations	29 914	23 610	18 877	16 776	17 636	16 297	17 153	15 429	18 165	16 748	16 507	18 624	27 898
Required reserves	2 638	2 830	2 764	2 667	2 629	2 585	2 639	2 627	2 666	2 799	2 788	2 779	2 843
Deposits in correspondent accounts	27 276	20 780	16 113	14 108	15 007	13 712	14 515	12 802	15 500	13 949	13 719	15 845	25 054
Liabilities to other sectors	229	223	206	192	305	169	213	208	301	389	400	370	349
Other liabilities to other depository corporations	19 770	19 034	16 390	13 389	13 747	10 358	9 592	6 939	4 888	2 523	1 257	1 021	6 571

II. MONETARY INDICATORS

Indicators	01.01.23	01.02.23	01.03.23	01.04.23	01.05.23	01.06.23	01.07.23	01.08.23	01.09.23	01.10.23	01.11.23	01.12.23	01.01.24
1	2	3	4	5	6	7	8	9	10	11	12	13	14
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	170 299	184 303	171 928	197 439	196 902	194 338	188 551	198 285	208 570	200 030	218 843	226 671	231 227
Other items (net)	-939	-994	-1 174	-1 259	-1 407	-912	-1 032	-1 222	-4 391	-4 081	-4 627	-3 956	-4 453

Table 2.2

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

billions of UZS

Indicators	01.01.23	01.02.23	01.03.23	01.04.23	01.05.23	01.06.23	01.07.23	01.08.23	01.09.23	01.10.23	01.11.23	01.12.23	01.01.24
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Net foreign assets	-120 310	-118 225	-120 255	-125 244	-126 971	-127 465	-136 422	-134 648	-138 487	-139 216	-143 129	-144 770	-149 875
Claims on nonresidents	51 556	54 820	57 911	45 845	38 921	40 465	33 471	38 851	42 615	44 637	41 109	44 893	41 553
Liabilities to nonresidents	-171 866	-173 046	-178 166	-171 089	-165 892	-167 930	-169 893	-173 499	-181 101	-183 854	-184 238	-189 663	-191 428
Claims on central bank	58 173	54 787	44 494	40 982	42 490	36 601	38 654	33 730	36 397	32 688	28 538	30 988	46 823
Currency	6 637	6 669	6 601	6 239	7 139	6 387	7 678	6 950	7 501	7 961	7 649	7 756	9 021
Reserve deposits and securities other than shares	36 596	32 719	24 934	24 411	24 659	21 858	22 570	21 312	26 822	24 727	20 881	23 224	33 231
Other claims on central bank	14 940	15 399	12 959	10 333	10 691	8 355	8 406	5 467	2 074		8	9	4 571
Net claims on central government	-93 461	-97 719	-97 086	-96 199	-99 993	-98 189	-91 256	-91 820	-92 273	-96 382	-97 996	-99 334	-105 381
Claims on central government	18 293	17 400	18 645	21 721	23 062	24 344	27 894	27 977	29 384	29 874	30 889	30 914	27 252
Liabilities to central government	-111 754	-115 119	-115 731	-117 920	-123 055	-122 534	-119 150	-119 797	-121 657	-126 256	-128 885	-130 248	-132 633
Claims on other sectors (loans and other financial claims)	402 677	405 528	412 975	424 310	430 842	437 559	441 373	449 194	464 932	472 722	483 056	489 093	496 048
Claims on other financial corporations	3 093	3 112	3 132	3 159	3 192	3 259	3 349	3 497	3 955	4 566	4 614	4 858	4 896
Claims on state and local government													
Claims on public nonfinancial corporations	73 940	71 785	74 133	74 129	73 070	71 393	68 997	69 084	70 942	71 591	73 432	73 544	77 343
Claims on private sector	325 645	330 631	335 711	347 021	354 580	362 908	369 028	376 613	390 035	396 566	405 010	410 691	413 809
Liabilities to central bank	3 527	3 367	1 743	4 087	3 528	2 890	5 080	4 274	3 854	3 565	4 188	4 083	5 246
Transferable deposits included in broad money	44 577	40 138	39 978	39 687	41 964	41 966	44 661	43 130	47 348	44 959	44 392	44 190	50 659
Other deposits included in broad money	101 857	102 417	99 633	100 406	99 145	98 110	97 966	102 752	108 868	108 031	107 724	111 039	115 276
Securities other than shares included in broad money	216	211	213	200	227	226	225	227	226	186	188	209	193
Deposits excluded from broad money	199	219	245	246	250	247	257	259	245	258	250	245	235



II. MONETARY INDICATORS

Indicators	01.01.23	01.02.23	01.03.23	01.04.23	01.05.23	01.06.23	01.07.23	01.08.23	01.09.23	01.10.23	01.11.23	01.12.23	01.01.24
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Securities other than shares excluded from broad money	45	45	45	45	45	45	45	45	45	45	45	45	46
Loans	13 963	15 412	15 553	15 826	15 953	18 726	18 745	18 948	20 325	20 640	20 862	21 072	20 045
Financial derivatives													
Insurance technical reserves													
Shares and other equity	79 565	80 686	81 582	82 853	83 902	84 766	86 089	86 346	86 900	89 030	90 563	92 478	97 079
Other items (net)	3 130	1 875	1 136	499	1 353	1 530	-720	474	2 758	3 098	2 257	2 616	-1 165



II. MONETARY INDICATORS

Indicators	01.01.23	01.02.23	01.03.23	01.04.23	01.05.23	01.06.23	01.07.23	01.08.23	01.09.23	01.10.23	01.11.23	01.12.23	01.01.24
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Loans	13 963	15 412	15 553	15 826	15 953	18 726	18 745	18 948	20 325	20 640	20 862	21 072	20 045
Financial derivatives													
Insurance technical reserves													
Shares and other equity	249 865	264 989	253 510	280 293	280 804	279 104	274 640	284 631	295 469	289 060	309 406	319 149	328 306
Other items (net)	262	-4 420	-2 674	-4 862	-3 288	-2 490	-4 891	-4 595	-5 880	-5 695	-4 976	-4 473	-8 619

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>					
			Narrow money (M1)	<i>of which:</i>		Other deposits in national currency		
				Currency in circulation (M0)	Transferable deposits			
1	2	3	4	5	6	7	8	
01.01.2022	145 254,6	99 889,8	62 199,0	28 656,9	33 542,1	37 690,8	45 364,8	
01.02.2022	136 141,7	93 895,2	55 175,8	26 484,7	28 691,1	38 719,5	42 246,5	
01.03.2022	133 739,1	91 763,6	53 787,7	25 954,8	27 832,9	37 975,9	41 975,4	
01.04.2022	138 357,0	94 003,3	56 624,0	27 854,3	28 769,7	37 379,3	44 353,6	
01.05.2022	150 866,1	106 921,4	65 361,3	33 124,1	32 237,1	41 560,1	43 944,7	
01.06.2022	164 129,4	113 863,3	72 447,1	36 866,9	35 580,2	41 416,1	50 266,1	
01.07.2022	164 074,1	119 232,6	77 947,2	40 512,2	37 435,0	41 285,4	44 841,5	
01.08.2022	164 726,0	120 347,2	77 394,1	42 382,1	35 012,0	42 953,1	44 378,8	
01.09.2022	173 780,8	128 310,3	79 970,4	42 303,1	37 667,2	48 339,9	45 470,5	
01.10.2022	179 776,6	129 694,5	81 432,1	43 786,2	37 645,9	48 262,4	50 082,1	
01.11.2022	176 920,2	130 372,9	80 469,5	43 778,4	36 691,1	49 903,5	46 547,3	
01.12.2022	182 857,0	130 764,7	77 083,7	41 324,2	35 759,5	53 681,0	52 092,3	
01.01.2023	189 085,1	138 832,0	84 046,0	42 206,2	41 839,9	54 786,0	50 253,0	
01.02.2023	183 287,0	134 281,2	77 763,8	40 297,0	37 466,7	56 517,4	49 005,8	
01.03.2023	178 910,6	133 135,7	76 119,7	38 881,3	37 238,4	57 016,0	45 774,9	
01.04.2023	180 780,4	135 468,3	77 165,5	40 295,7	36 869,7	58 302,9	45 312,1	
01.05.2023	184 776,8	141 466,9	82 280,4	43 136,8	39 143,6	59 186,4	43 309,9	
01.06.2023	184 313,4	142 618,9	82 848,3	43 843,4	39 004,8	59 770,6	41 694,5	
01.07.2023	190 134,0	149 023,6	88 592,6	47 068,2	41 524,4	60 431,1	41 110,4	
01.08.2023	192 939,9	148 087,7	86 478,2	46 623,4	39 854,8	61 609,5	44 852,2	
01.09.2023	205 583,0	157 999,8	92 801,5	48 839,8	43 961,6	65 198,3	47 583,2	
01.10.2023	201 695,6	155 081,3	89 607,8	48 130,4	41 477,4	65 473,5	46 614,3	
01.11.2023	200 845,2	154 630,0	89 011,2	48 140,6	40 870,6	65 618,8	46 215,3	
01.12.2023	201 266,9	153 631,9	86 108,0	45 458,6	40 649,4	67 523,8	47 635,1	
01.01.2024	212 086,1	164 428,4	92 493,8	45 607,7	46 886,1	71 934,6	47 657,7	

### 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
17.03.2023 - ...	14
22.07.2022 - 16.03.2023	15
10.06.2022 - 21.07.2022	16
18.03.2022 - 09.06.2022	17
11.09.2020 - 17.03.2022	14
15.04.2020 - 10.09.2020	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
02.05.1994 - 30.09.1994	150

\* Defined as Refinancing rate until December 1, 2019



Table 3.2

**Required reserve ratios**

(from August 5, 2021)

percentage terms

Type of liabilities	Required reserve ratio
1	2
Deposits of legal entities in national currency*	4
Deposits of legal entities in foreign currency	18
Deposits of individuals in national currency*	4
Deposits of individuals in foreign currency	18

\* These types of liabilities are subject to averaging ratio (0.8)

Table 3.3

**Balance of the required reserves**

billions of UZS

Date	Total	including:	
		in national currency	in foreign currency
1	2	3	4
01.01.2022	2 107,3	2 107,3	
01.02.2022	2 203,9	2 203,9	
01.03.2022	2 250,5	2 250,5	
01.04.2022	2 173,2	2 173,2	
01.05.2022	2 252,2	2 252,2	
01.06.2022	2 418,6	2 418,6	
01.07.2022	2 595,2	2 595,2	
01.08.2022	2 537,5	2 537,5	
01.09.2022	2 632,4	2 632,4	
01.10.2022	2 639,5	2 639,5	
01.11.2022	2 535,6	2 535,6	
01.12.2022	2 623,1	2 623,1	
01.01.2023	2 638,0	2 638,0	
01.02.2023	2 830,0	2 830,0	
01.03.2023	2 764,3	2 764,3	
01.04.2023	2 667,3	2 667,3	
01.05.2023	2 628,8	2 628,8	
01.06.2023	2 585,3	2 585,3	
01.07.2023	2 639,0	2 639,0	
01.08.2023	2 627,0	2 627,0	
01.09.2023	2 665,9	2 665,9	
01.10.2023	2 799,2	2 799,2	
01.11.2023	2 788,1	2 788,1	
01.12.2023	2 779,0	2 779,0	
01.01.2024	2 843,5	2 843,5	

Table 3.4

**Bonds issued by Central bank and placed between commercial banks**

Period	Volume of issued bonds, (billions of UZS)	Weighted average rate, percentage
1	2	3
<b>2022</b>	<b>86 948,2</b>	<b>17,0</b>
January	7 900,0	13,7
February	3 900,0	13,9
March	3 948,2	14,7
April	9 500,0	19,0
May	9 000,0	19,0
June	8 000,0	18,5
July	11 000,0	17,5
August	8 500,0	16,7
September	7 500,0	16,6
October	6 500,0	16,6
November	6 000,0	16,8
December	5 200,0	16,8
<b>2023</b>	<b>25 516,9</b>	<b>16,4</b>
January	7 500,0	16,8
February	4 000,0	16,9
March		
April	2 841,1	16,1
May	3 500,0	16,0
June	2 000,0	16,0
July	1 000,0	16,0
August		
September		
October		
November		
December	4 675,9	15,9

Table 3.5

## Results of the Central bank deposit auctions

Period	Auction conducting date	Deposit's maturity	Number of participant banks	Maximum amount of attracted deposits (billions of UZS)	Amount of deposits offered by banks (billions of UZS)	Minimum interest rates offered by banks	Maximum interest rates offered by banks	Cut-off rate	Weighted average rate	Amount of attracted deposits (billions of UZS)
1	2	3	4	5	6	7	8	9	10	11
January 2023	05.01.2023	7 days	15	Unlimited	3 995,0	15,0%	15,0%	15,0%	15,0%	3 995,0
	12.01.2023	7 days	15	Unlimited	3 785,0	15,0%	15,0%	15,0%	15,0%	3 785,0
	19.01.2023	7 days	11	Unlimited	3 050,0	15,0%	15,0%	15,0%	15,0%	3 050,0
	26.01.2023	7 days	10	Unlimited	2 690,0	15,0%	15,0%	15,0%	15,0%	2 690,0
February 2023	02.02.2023	7 days	14	Unlimited	3 770,0	15,0%	15,0%	15,0%	15,0%	3 770,0
	09.02.2023	7 days	10	Unlimited	3 370,0	15,0%	15,0%	15,0%	15,0%	3 370,0
	16.02.2023	7 days	12	Unlimited	3 190,0	15,0%	15,0%	15,0%	15,0%	3 190,0
	23.02.2023	7 days	7	Unlimited	2 270,0	15,0%	15,0%	15,0%	15,0%	2 270,0
March 2023	02.03.2023	7 days	11	Unlimited	3 330,0	15,0%	15,0%	15,0%	15,0%	3 330,0
	09.03.2023	7 days	13	Unlimited	3 750,0	15,0%	15,0%	15,0%	15,0%	3 750,0
	16.03.2023	7 days	9	Unlimited	2 550,0	15,0%	15,0%	15,0%	15,0%	2 550,0
	23.03.2023	7 days	11	Unlimited	2 885,0	14,0%	14,0%	14,0%	14,0%	2 885,0
	30.03.2023	7 days	10	Unlimited	2 530,0	14,0%	14,0%	14,0%	14,0%	2 530,0
April 2023	06.04.2023	7 days	12	Unlimited	3 040,0	14,0%	14,0%	14,0%	14,0%	3 040,0
	13.04.2023	7 days	13	Unlimited	3 510,0	14,0%	14,0%	14,0%	14,0%	3 510,0
	20.04.2023	7 days	11	Unlimited	2 970,0	14,0%	14,0%	14,0%	14,0%	2 970,0
	27.04.2023	7 days	7	Unlimited	2 210,0	14,0%	14,0%	14,0%	14,0%	2 210,0
May 2023	04.05.2023	7 days	10	Unlimited	2 890,0	14,0%	14,0%	14,0%	14,0%	2 890,0
	11.05.2023	7 days	5	Unlimited	1 800,0	14,0%	14,0%	14,0%	14,0%	1 800,0
	18.05.2023	7 days	7	Unlimited	2 150,0	14,0%	14,0%	14,0%	14,0%	2 150,0
	25.05.2023	7 days	6	Unlimited	1 485,0	14,0%	14,0%	14,0%	14,0%	1 485,0
June 2023	01.06.2023	7 days	4	Unlimited	1 020,0	14,0%	14,0%	14,0%	14,0%	1 020,0
	08.06.2023	7 days	4	Unlimited	1 150,0	14,0%	14,0%	14,0%	14,0%	1 150,0
	15.06.2023	7 days	4	Unlimited	720,0	14,0%	14,0%	14,0%	14,0%	720,0
	22.06.2023	7 days	2	Unlimited	400,0	14,0%	14,0%	14,0%	14,0%	400,0
July 2023	06.07.2023	7 days	4	Unlimited	1 350,0	14,0%	14,0%	14,0%	14,0%	1 350,0
	13.07.2023	7 days	5	Unlimited	1 120,0	14,0%	14,0%	14,0%	14,0%	1 120,0
	20.07.2023	7 days	3	Unlimited	880,0	14,0%	14,0%	14,0%	14,0%	880,0
	27.07.2023	7 days	3	Unlimited	1 020,0	14,0%	14,0%	14,0%	14,0%	1 020,0

III. MAIN INDICATORS AND INSTRUMENTS OF THE CENTRAL BANK

Period	Auction conducting date	Deposit's maturity	Number of participant banks	Maximum amount of attracted deposits (billions of UZS)	Amount of deposits offered by banks (billions of UZS)	Minimum interest rates offered by banks	Maximum interest rates offered by banks	Cut-off rate	Weighted average rate	Amount of attracted deposits (billions of UZS)
1	2	3	4	5	6	7	8	9	10	11
August 2023	03.08.2023	7 days	4	Unlimited	840,0	14,0%	14,0%	14,0%	14,0%	840,0
	10.08.2023	7 days	4	Unlimited	795,0	14,0%	14,0%	14,0%	14,0%	795,0
	17.08.2023	7 days	4	Unlimited	1 100,0	14,0%	14,0%	14,0%	14,0%	1 100,0
	24.08.2023	7 days	5	Unlimited	800,0	14,0%	14,0%	14,0%	14,0%	800,0
	31.08.2023	7 days	5	Unlimited	1 165,0	14,0%	14,0%	14,0%	14,0%	1 165,0
September 2023	07.09.2023	7 days	6	Unlimited	1 470,0	14,0%	14,0%	14,0%	14,0%	1 470,0
	14.09.2023	7 days	7	Unlimited	1 420,0	14,0%	14,0%	14,0%	14,0%	1 420,0
	21.09.2023	7 days	7	Unlimited	1 300,0	14,0%	14,0%	14,0%	14,0%	1 300,0
	28.09.2023	7 days	7	Unlimited	1 365,0	14,0%	14,0%	14,0%	14,0%	1 365,0
October 2023	05.10.2023	7 days	10	Unlimited	2 870,0	14,0%	14,0%	14,0%	14,0%	2 870,0
	12.10.2023	7 days	6	Unlimited	1 660,0	14,0%	14,0%	14,0%	14,0%	1 660,0
	19.10.2023	7 days	5	Unlimited	1 650,0	14,0%	14,0%	14,0%	14,0%	1 650,0
	26.10.2023	7 days	5	Unlimited	1 010,0	14,0%	14,0%	14,0%	14,0%	1 010,0
November 2023	02.11.2023	7 days	5	Unlimited	830,0	14,0%	14,0%	14,0%	14,0%	830,0
	09.11.2023	7 days	6	Unlimited	1 157,0	14,0%	14,0%	14,0%	14,0%	1 157,0
	16.11.2023	7 days	5	Unlimited	1 170,0	14,0%	14,0%	14,0%	14,0%	1 170,0
	23.11.2023	7 days	6	Unlimited	1 092,0	14,0%	14,0%	14,0%	14,0%	1 092,0
	30.11.2023	7 days	5	Unlimited	757,0	14,0%	14,0%	14,0%	14,0%	757,0
December 2023	07.12.2023	7 days	3	Unlimited	650,0	14,0%	14,0%	14,0%	14,0%	650,0
	14.12.2023	7 days	2	Unlimited	325,0	14,0%	14,0%	14,0%	14,0%	325,0
	21.12.2023	7 days	4	Unlimited	886,0	14,0%	14,0%	14,0%	14,0%	886,0
	28.12.2023	7 days	5	Unlimited	1 300,0	14,0%	14,0%	14,0%	14,0%	1 300,0

Table 3.6

**Overnight deposits placed by commercial banks to Central bank**

Period	Attracted overnight deposits	
	Volume of average daily overnight deposits, (billions of UZS)	Weighted average rate, percentage
1	2	3
<b>2022</b>		
January	2 148,5	12,0
February	1 665,9	12,0
March	1 409,6	12,6
April	1 194,9	15,0
May	1 320,3	15,0
June	1 577,0	14,5
July	1 766,3	13,8
August	1 774,7	13,0
September	2 297,2	13,0
October	1 452,6	13,0
November	1 589,7	13,0
December	1 907,4	13,0
<b>2023</b>		
January	1 877,8	13,0
February	1 561,6	13,0
March	1 461,9	12,7
April	1 382,7	12,0
May	784,5	12,0
June	951,1	12,0
July	918,1	12,0
August	1 112,0	12,0
September	1 177,0	12,0
October	712,2	12,0
November	613,7	12,0
December	799,3	12,0



Table 3.7

**Exchange rates of foreign currencies against UZS**  
(monthly average)

Period	1 USD	Change, (+/-)	1 Euro	Change, (+/-)	1 Russian ruble	Change, (+/-)
1	2	3	4	5	6	7
<b>2022</b>						
January	10 828,63	22,45	12 264,21	44,95	142,38	-4,22
February	10 846,20	17,56	12 294,05	29,84	140,43	-1,95
March	11 210,99	364,79	12 373,12	79,06	105,37	-35,06
April	11 314,66	103,68	12 299,58	-73,54	142,59	37,22
May	11 119,41	-195,25	11 745,68	-553,90	171,12	28,53
June	10 947,36	-172,05	11 592,63	-153,04	191,93	20,82
July	10 913,90	-33,46	11 142,41	-450,22	187,23	-4,71
August	10 919,83	5,93	11 082,87	-59,55	180,87	-6,36
September	10 973,39	53,56	10 899,21	-183,65	183,04	2,17
October	11 099,35	125,96	10 904,23	5,02	181,70	-1,34
November	11 185,91	86,56	11 369,63	465,39	183,62	1,92
December	11 242,12	56,21	11 881,67	512,04	171,89	-11,74
<b>2023</b>						
January	11 293,90	54,85	12 155,98	274,31	162,30	-9,59
February	11 331,92	38,02	12 168,18	12,20	155,25	-7,05
March	11 396,96	65,04	12 162,70	-5,48	149,85	-5,39
April	11 408,07	11,11	12 496,29	333,60	141,14	-8,71
May	11 441,30	33,23	12 455,83	-40,46	145,08	3,94
June	11 457,10	15,80	12 400,33	-55,50	138,25	-6,83
July	11 574,22	117,12	12 795,55	395,22	128,57	-9,67
August	11 935,74	361,52	13 030,73	235,18	125,55	-3,02
September	12 156,21	220,48	13 015,92	-14,81	125,87	0,32
October	12 208,27	52,05	12 891,04	-124,88	125,99	0,12
November	12 278,42	70,16	13 244,64	353,59	135,77	9,78
December	12 335,89	57,47	13 469,24	224,60	135,69	-0,08

## 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>2022</b>	<b>147 787,6</b>	<b>15,2</b>	<b>x</b>
January	8 378,0	13,2	5 591,8
February	6 836,0	13,1	5 740,7
March	12 506,2	15,1	4 348,8
April	18 219,7	18,2	2 166,2
May	12 154,0	18,0	6 536,3
June	7 715,0	17,1	6 203,6
July	11 226,0	15,6	6 065,5
August	15 733,0	14,6	6 298,3
September	7 005,7	14,2	6 685,0
October	12 071,5	14,0	5 862,9
November	17 139,0	14,1	7 069,8
December	18 803,4	14,1	5 930,4
<b>2023</b>	<b>310 508,0</b>	<b>14,2</b>	<b>x</b>
January	25 014,5	14,1	6 402,8
February	23 171,7	14,3	7 262,5
March	26 130,8	13,9	7 582,7
April	21 985,0	13,3	8 415,3
May	30 826,0	13,8	8 976,1
June	27 424,4	13,9	9 074,6
July	41 579,2	14,1	9 878,7
August	30 203,8	14,3	10 352,1
September	31 977,2	14,3	10 199,8
October	15 342,0	14,7	9 878,3
November	16 081,5	14,7	8 482,6
December	20 771,9	14,8	8 921,2

Table 4.1.2

**Interbank repo agreements in national currency**

Period	Volume, billions of UZS	Weighted average interest rates, percent
1	2	3
<b>2022</b>	<b>531,1</b>	<b>17,3</b>
January		
February		
March	83,4	17,9
April	207,1	17,4
May	96,1	17,0
June	144,6	17,0
July		
August		
September		
October		
November		
December		
<b>2023</b>	<b>76 418,8</b>	<b>14,4</b>
January		
February	489,8	15,0
March	1 383,9	13,9
April	3 318,0	13,6
May	5 489,5	13,8
June	7 529,4	14,0
July	8 026,4	14,4
August	9 535,1	14,6
September	8 752,2	14,6
October	12 246,1	14,4
November	10 856,7	14,6
December	8 791,8	15,0

## 4.2. Foreign exchange market

Table 4.2.1

## Trades at the Uzbekistan republican currency exchange

millions of USD

Period	Exchange rate (USD/UZS)	FX trade turnover in commercial banks
1	2	3
<b>2022</b>	<b>x</b>	<b>20 599,0</b>
January	10 826,1	967,5
February	10 848,7	1 084,0
March	11 190,0	1 733,3
April	11 298,5	1 337,5
May	11 104,0	1 673,2
June	10 939,5	2 019,8
July	10 919,9	1 725,8
August	10 920,7	1 922,9
September	10 982,6	1 754,0
October	11 107,5	1 864,3
November	11 186,8	2 089,0
December	11 245,2	2 427,8
<b>2023</b>	<b>x</b>	<b>25 294,1</b>
January	11 301,3	2 046,0
February	11 334,3	1 916,8
March	11 400,5	2 013,2
April	11 408,0	1 643,3
May	11 436,4	2 299,4
June	11 463,0	2 233,8
July	11 584,0	2 080,4
August	11 948,5	2 118,4
September	12 168,9	1 933,1
October	12 209,7	2 002,4
November	12 281,5	2 342,3
December	12 343,8	2 665,1

Table 4.2.2

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

millions of USD equiv.				
Period	purchase		sale	
	number	amount	number	amount
1	2	3	4	5
<b>2022</b>	<b>40 362 991</b>	<b>11 887,7</b>	<b>15 345 079</b>	<b>8 934,4</b>
January	1 120 889	464,2	1 114 787	613,6
February	1 316 442	634,2	1 053 479	468,8
March	1 608 924	1 015,4	1 080 252	648,9
April	2 301 681	1 154,6	1 033 901	499,7
May	2 476 445	1 052,8	1 121 998	608,1
June	3 435 215	1 335,7	1 252 174	885,6
July	3 618 217	1 081,6	1 220 381	954,3
August	4 977 511	1 128,1	1 434 425	978,3
September	4 490 711	1 102,1	1 352 585	818,2
October	5 046 119	949,4	1 629 944	891,8
November	5 018 703	1 069,0	1 539 814	780,9
December	4 952 134	900,5	1 511 338	786,2
<b>2023</b>	<b>68 237 871</b>	<b>12 340,1</b>	<b>17 643 423</b>	<b>9 140,7</b>
January	4 591 687	705,6	1 415 397	730,2
February	4 383 194	835,7	1 343 895	654,3
March	5 142 725	913,2	1 513 243	746,5
April	5 354 729	878,7	1 326 828	713,6
May	5 940 133	1 141,0	1 358 949	823,4
June	5 819 534	1 003,7	1 291 473	714,3
July	6 384 598	1 004,4	1 358 628	839,2
August	6 659 170	1 327,0	1 500 401	828,5
September	6 127 227	1 122,6	1 433 121	775,9
October	6 043 386	1 039,1	1 616 985	781,2
November	5 965 023	1 179,4	1 696 942	736,9
December	5 826 465	1 189,6	1 787 561	796,6

Table 4.2.3

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

Period	Type of operation	US Dollar	Euro	Pound sterling	Swiss franc	Japanese yen	Russian ruble	Kazakhstan tenge	Turkish lira
1	2	3	4	5	6	7	8	9	10
<b>2023</b>	<b>purchase</b>	<b>12 267,4</b>	<b>44,7</b>	<b>2,2</b>	<b>0,4</b>	<b>61,5</b>	<b>1 660,5</b>	<b>401,8</b>	<b>4,6</b>
	<b>sale</b>	<b>9 059,0</b>	<b>52,9</b>	<b>2,4</b>	<b>0,2</b>	<b>15,0</b>	<b>1 707,4</b>	<b>416,4</b>	<b>3,8</b>
January	purchase	701,3	2,2	0,1	0,1	2,0	109,3	22,2	0,2
	sale	725,8	2,7	0,2	0,0	0,1	83,2	9,7	0,1
February	purchase	831,9	2,0	0,1	0,0	2,6	106,1	17,4	0,2
	sale	649,0	3,4	0,1	0,0	0,2	114,6	15,5	0,1
March	purchase	907,8	3,0	0,2	0,0	4,0	142,5	28,8	0,2
	sale	740,5	4,0	0,2	0,0	1,3	113,8	32,6	0,1
April	purchase	872,7	3,1	0,2	0,0	4,7	180,2	20,9	0,3
	sale	707,3	3,5	0,1	0,0	5,2	177,6	37,1	0,1
May	purchase	1 134,7	3,4	0,2	0,0	4,5	179,2	31,2	0,3
	sale	815,1	5,1	0,3	0,0	0,3	188,5	33,5	0,2
June	purchase	999,0	2,7	0,2	0,0	3,3	114,6	33,5	0,3
	sale	706,8	4,7	0,2	0,1	0,3	163,6	29,8	0,5
July	purchase	999,9	3,1	0,2	0,0	4,5	59,9	41,3	0,3
	sale	829,6	6,2	0,2	0,0	1,3	210,8	35,1	0,5
August	purchase	1 320,8	4,0	0,3	0,0	9,6	110,7	54,0	0,7
	sale	819,2	5,9	0,3	0,0	2,0	218,6	52,5	0,6
September	purchase	1 115,1	4,7	0,2	0,0	7,9	196,1	39,7	0,6
	sale	770,0	4,0	0,3	0,0	0,9	101,4	53,0	0,5
October	purchase	1 031,7	4,8	0,2	0,0	7,7	180,7	47,4	0,6
	sale	775,8	3,9	0,1	0,0	0,5	102,1	50,7	0,5
November	purchase	1 170,2	6,5	0,3	0,0	5,3	159,4	39,7	0,6
	sale	729,7	5,1	0,2	0,0	1,0	129,0	39,1	0,3
December	purchase	1 182,3	5,0	0,2	0,0	5,4	121,7	25,7	0,4
	sale	790,1	4,6	0,2	0,0	1,9	104,1	27,8	0,4

## V. CREDIT INSTITUTIONS PERFORMANCE

### 5.1. General information

Table 5.1.1

#### Number and structure of credit institutions

	01.01.23	01.02.23	01.03.23	01.04.23	01.05.23	01.06.23	01.07.23	01.08.23	01.09.23	01.10.23	01.11.23	01.12.23	01.01.24
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>1. Number of credit organizations, total*</b>	<b>199</b>	<b>198</b>	<b>197</b>	<b>199</b>	<b>199</b>	<b>201</b>	<b>203</b>	<b>203</b>	<b>205</b>	<b>204</b>	<b>205</b>	<b>205</b>	<b>204</b>
<i>including:</i>													
<b>- Commercial banks, of which:</b>	<b>32</b>	<b>32</b>	<b>32</b>	<b>34</b>	<b>34</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>
State-owned banks	12	12	11	11	11	11	10	10	10	10	10	10	10
Other banks	20	20	21	23	23	24	25	25	25	25	25	25	25
<b>- Non-bank credit organizations, including:</b>	<b>167</b>	<b>166</b>	<b>165</b>	<b>165</b>	<b>165</b>	<b>166</b>	<b>168</b>	<b>168</b>	<b>170</b>	<b>169</b>	<b>170</b>	<b>170</b>	<b>169</b>
Microcredit organizations	85	84	84	83	83	83	83	83	85	84	84	84	84
Pawnshops	81	81	80	81	81	82	84	84	84	84	85	85	84
Mortgage refinancing organizations	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>2. Branches of commercial banks, total</b>	<b>832</b>	<b>823</b>	<b>819</b>	<b>815</b>	<b>815</b>	<b>816</b>	<b>816</b>	<b>807</b>	<b>737</b>	<b>697</b>	<b>696</b>	<b>696</b>	<b>696</b>
<b>3. Banking service centres (service offices and mini-banks)</b>	<b>1 543</b>	<b>1 554</b>	<b>1 562</b>	<b>1 586</b>	<b>1 612</b>	<b>1 635</b>	<b>1 655</b>	<b>1 695</b>	<b>1 704</b>	<b>1 784</b>	<b>1 797</b>	<b>1 796</b>	<b>1 816</b>
<b>4. 24/7 self-service offices</b>	<b>2 974</b>	<b>3 030</b>	<b>3 111</b>	<b>3 172</b>	<b>3 221</b>	<b>3 238</b>	<b>3 268</b>	<b>3 399</b>	<b>3 416</b>	<b>3 484</b>	<b>3 467</b>	<b>3 707</b>	<b>3 723</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

Date	Assets			Loans			Deposits			Capital		
	Total	of which:		Total	of which:		Total	of which:		Total	of which:	
		State-owned banks	Other banks		State-owned banks	Other banks		State-owned banks	Other banks		State-owned banks	Other banks
1	2	3	4	5	6	7	8	9	10	11	12	13
01.01.2022	444 922,5	362 421,9	82 500,6	326 385,6	280 073,6	46 311,9	156 189,8	104 248,0	51 941,8	70 917,6	57 695,2	13 222,4
01.02.2022	434 777,3	354 897,5	79 879,7	324 138,9	277 521,7	46 617,2	149 560,9	100 047,2	49 513,7	70 858,3	57 676,7	13 181,6
01.03.2022	436 833,7	356 140,2	80 693,4	327 179,8	279 218,4	47 961,4	148 349,6	98 745,7	49 603,9	71 832,4	58 446,3	13 386,1
01.04.2022	449 500,9	364 731,9	84 769,0	340 258,7	289 760,0	50 498,7	153 790,2	102 126,1	51 664,1	72 332,4	58 631,4	13 701,0
01.05.2022	470 014,7	378 844,1	91 170,6	340 254,7	288 536,2	51 718,5	161 734,8	105 028,8	56 706,0	73 304,2	59 260,5	14 043,7
01.06.2022	493 734,4	397 380,1	96 354,3	345 201,4	292 140,0	53 061,4	173 894,5	112 889,0	61 005,5	73 547,2	59 146,0	14 401,2
01.07.2022	495 655,4	394 973,3	100 682,1	343 572,4	288 962,9	54 609,5	185 062,1	120 189,5	64 872,7	74 781,6	59 864,2	14 917,4
01.08.2022	510 646,2	408 403,6	102 242,6	346 389,6	290 614,3	55 775,3	195 504,9	130 025,8	65 479,1	75 245,2	59 988,2	15 257,0
01.09.2022	532 129,2	424 760,7	107 368,6	355 489,6	297 582,7	57 906,8	205 723,8	136 550,2	69 173,6	76 443,8	60 363,9	16 080,0
01.10.2022	539 990,3	427 326,7	112 663,6	362 933,3	303 128,9	59 804,4	206 758,8	133 962,2	72 796,7	76 853,9	60 299,2	16 554,7
01.11.2022	538 766,2	424 266,7	114 499,5	375 296,6	314 065,7	61 230,9	206 519,0	131 856,0	74 663,0	77 608,8	60 789,2	16 819,6
01.12.2022	555 338,9	435 939,7	119 399,1	382 078,1	318 787,9	63 290,1	216 548,1	137 778,2	78 769,9	78 378,0	61 126,0	17 251,9
01.01.2023	556 746,3	435 135,6	121 610,7	390 048,9	324 680,8	65 368,2	216 737,5	135 534,4	81 203,1	79 565,4	61 919,2	17 646,3
01.02.2023	558 493,8	436 021,5	122 472,3	391 109,2	324 113,9	66 995,2	214 197,4	133 754,5	80 443,0	80 685,6	62 343,7	18 341,8
01.03.2023	561 821,7	438 544,1	123 277,6	397 637,5	328 047,7	69 589,8	210 651,8	130 750,5	79 901,3	81 582,3	62 817,8	18 764,6
01.04.2023	564 548,4	439 074,1	125 474,4	408 167,2	334 767,0	73 400,1	206 009,3	125 169,1	80 840,2	82 853,1	63 337,6	19 515,5
01.05.2023	568 572,5	439 247,9	129 324,6	413 400,3	336 821,6	76 578,7	208 447,7	125 299,2	83 148,5	83 902,2	63 776,0	20 126,1
01.06.2023	572 343,2	441 803,0	130 540,2	420 469,5	340 335,0	80 134,5	204 789,8	123 662,4	81 127,4	84 765,7	64 011,6	20 754,2
01.07.2023	576 654,9	397 882,7	178 772,2	423 772,5	307 886,8	115 885,7	202 893,7	106 430,3	96 463,4	86 089,5	58 001,1	28 088,4
01.08.2023	584 182,3	402 093,8	182 088,4	430 227,2	310 873,2	119 354,0	208 370,1	108 724,5	99 645,6	86 346,4	58 117,5	28 228,9
01.09.2023	611 407,4	422 225,1	189 182,3	444 722,9	320 436,6	124 286,3	220 481,0	115 814,4	104 666,6	86 896,3	57 792,8	29 103,5
01.10.2023	615 801,8	422 151,7	193 650,0	451 610,3	324 034,7	127 575,6	221 334,9	114 880,6	106 454,2	89 029,8	58 805,8	30 224,0
01.11.2023	621 930,0	427 497,7	194 432,3	460 490,9	329 528,8	130 962,1	220 026,9	113 647,2	106 379,6	90 562,9	59 714,4	30 848,5
01.12.2023	631 446,0	431 331,8	200 114,2	465 493,4	331 070,3	134 423,1	229 501,4	117 536,2	111 965,2	92 477,6	60 298,2	32 179,4
01.01.2024	652 157,1	441 777,2	210 379,9	471 405,5	333 298,1	138 107,4	241 686,6	124 357,7	117 328,9	97 079,2	63 239,3	33 839,8

Table 5.1.3

**Capital adequacy of banking sector**

Date	Regulatory Tier I capital		Main capital stock		Capital surplus		Regulatory Tier II capital		Total regulatory capital		Capital adequacy ratio, percent	Ratio of regulatory Tier I capital, percent
	billions of UZS	share in %	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	10	11	12	13
01.01.2022	58 624,2	83,5	58 428,9	83,2	195,4	0,3	11 566,8	16,5	70 191,1	100,0	17,5	14,6
01.02.2022	64 302,4	89,2	64 107,0	88,9	195,4	0,3	7 801,8	10,8	72 104,1	100,0	17,4	15,5
01.03.2022	65 785,8	88,4	65 590,5	88,1	195,4	0,3	8 633,1	11,6	74 418,9	100,0	17,6	15,6
01.04.2022	65 465,2	86,0	65 269,8	85,7	195,4	0,3	10 677,0	14,0	76 142,1	100,0	17,6	15,2
01.05.2022	65 887,6	86,3	65 692,2	86,0	195,4	0,3	10 471,8	13,7	76 359,4	100,0	17,1	14,7
01.06.2022	65 774,0	85,6	65 578,6	85,4	195,4	0,3	11 042,0	14,4	76 816,0	100,0	16,7	14,3
01.07.2022	65 819,0	84,7	65 623,6	84,5	195,4	0,3	11 865,5	15,3	77 684,5	100,0	17,0	14,4
01.08.2022	65 630,7	84,0	65 435,3	83,7	195,4	0,3	12 505,9	16,0	78 136,6	100,0	16,7	14,0
01.09.2022	66 532,7	84,0	66 337,3	83,7	195,4	0,2	12 686,7	16,0	79 219,4	100,0	16,5	13,9
01.10.2022	66 824,7	82,0	66 629,3	81,7	195,4	0,2	14 690,9	18,0	81 515,6	100,0	16,5	13,5
01.11.2022	66 836,2	81,1	66 640,8	80,9	195,4	0,2	15 568,4	18,9	82 404,6	100,0	16,3	13,2
01.12.2022	66 824,2	80,9	66 628,8	80,6	195,4	0,2	15 792,7	19,1	82 616,9	100,0	16,0	12,9
01.01.2023	67 793,5	81,3	67 598,1	81,0	195,4	0,2	15 619,6	18,7	83 413,0	100,0	17,8	14,5
01.02.2023	75 061,4	87,9	74 904,0	87,8	157,4	0,2	10 289,5	12,1	85 350,9	100,0	17,7	15,6
01.03.2023	74 810,7	86,8	74 772,6	86,8	38,1	0,0	11 346,6	13,2	86 157,4	100,0	17,5	15,2
01.04.2023	75 222,7	85,8	75 184,6	85,7	38,1	0,0	12 468,9	14,2	87 691,6	100,0	17,2	14,8
01.05.2023	75 720,0	84,9	75 681,9	84,9	38,1	0,0	13 433,0	15,1	89 153,0	100,0	17,2	14,6
01.06.2023	75 216,6	84,6	75 178,5	84,6	38,1	0,0	13 646,2	15,4	88 862,8	100,0	16,8	14,2
01.07.2023	75 261,4	84,8	75 223,3	84,8	38,1	0,0	13 468,2	15,2	88 729,6	100,0	16,4	13,9
01.08.2023	75 367,3	83,5	75 329,1	83,4	38,1	0,0	14 916,1	16,5	90 283,3	100,0	16,4	13,7
01.09.2023	76 541,7	83,5	76 496,8	83,5	44,9	0,0	15 124,4	16,5	91 666,2	100,0	15,9	13,3
01.10.2023	77 519,9	82,9	77 475,0	82,8	44,9	0,0	16 033,7	17,1	93 553,5	100,0	16,1	13,4
01.11.2023	78 294,3	82,3	78 249,4	82,3	44,9	0,0	16 785,1	17,7	95 079,4	100,0	15,9	13,1
01.12.2023	78 966,2	81,8	78 921,3	81,7	44,9	0,0	17 581,9	18,2	96 548,2	100,0	15,9	13,0
01.01.2024	84 910,8	80,2	84 865,9	80,1	44,9	0,0	21 003,7	19,8	105 914,5	100,0	17,5	14,1

Table 5.1.4

**Liquidity dynamics of banking sector**

Date	Highly liquid assets, billions of UZS	Ratio of highly liquid assets to total assets, in %	Liquidity coverage ratio ( <i>minimum:100 percent</i> )	Net stable funding ratio ( <i>minimum:100 percent</i> )	Immediate liquidity ratio ( <i>minimum:25 percent</i> )
1	2	3	4	5	6
01.01.2022	75 992,2	17,7	189,6	115,4	99,3
01.02.2022	65 675,6	15,6	169,5	115,4	107,3
01.03.2022	64 394,2	15,2	171,4	115,4	106,7
01.04.2022	63 920,3	14,7	162,0	113,3	92,0
01.05.2022	80 533,0	17,7	187,5	114,2	96,8
01.06.2022	91 101,8	19,1	195,8	114,6	99,8
01.07.2022	97 150,8	20,2	208,7	116,1	103,8
01.08.2022	105 752,6	21,3	256,1	117,7	107,7
01.09.2022	109 879,3	21,4	250,6	118,0	107,5
01.10.2022	112 937,3	21,5	211,7	115,9	107,0
01.11.2022	100 533,0	19,4	222,6	115,7	102,4
01.12.2022	110 921,0	20,8	230,1	114,9	116,3
01.01.2023	104 472,9	19,4	211,6	115,6	110,1
01.02.2023	99 829,4	17,9	223,2	116,2	121,1
01.03.2023	94 425,8	16,8	191,6	113,9	107,4
01.04.2023	88 285,3	15,6	173,3	111,9	106,4
01.05.2023	86 880,0	15,3	175,7	110,5	107,9
01.06.2023	82 180,2	14,4	157,3	110,1	94,8
01.07.2023	78 231,7	13,6	148,7	110,1	95,2
01.08.2023	80 543,8	13,8	151,8	110,0	87,3
01.09.2023	88 016,2	14,4	160,8	111,1	85,0
01.10.2023	83 961,3	13,6	161,9	111,4	82,2
01.11.2023	78 333,7	12,6	146,7	111,1	80,0
01.12.2023	87 954,9	13,9	154,4	112,1	81,9
01.01.2024	96 909,5	14,9	164,8	111,8	87,4

Table 5.1.5

**Income and expense of banking sector**

(since the beginning of the year)

billions of UZS

Date	Interest income	Interest expense	Interest margin	Non-interest income	Non-interest expense	Operating expense	Non-interest income (loss)	Allowance for probable loan and leases losses	Evaluation of non-credit losses	Net profit (Loss) before Tax	Expense regarding income tax	Other adjustments to income	Net income (loss)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>2022</b>													
January	5 465,5	2 932,4	<b>2 533,1</b>	3 259,7	421,3	798,4	<b>2 040,0</b>	3 258,2	364,5	950,4	169,5		<b>780,9</b>
February	9 595,9	5 647,7	<b>3 948,2</b>	5 259,3	891,0	1 675,3	<b>2 692,9</b>	4 338,9	629,9	1 672,3	329,3		<b>1 342,9</b>
March	14 285,0	8 740,3	<b>5 544,7</b>	8 393,4	2 228,0	2 755,5	<b>3 409,9</b>	5 590,9	806,9	2 556,9	659,8		<b>1 897,0</b>
April	19 101,7	11 914,9	<b>7 186,9</b>	11 461,4	3 293,3	3 894,6	<b>4 273,6</b>	6 687,8	1 154,9	3 617,7	855,6		<b>2 762,1</b>
May	24 330,4	15 219,8	<b>9 110,5</b>	14 383,1	4 470,3	4 941,1	<b>4 971,7</b>	7 413,7	2 112,7	4 555,9	1 117,7		<b>3 438,2</b>
June	29 553,0	18 489,8	<b>11 063,2</b>	17 608,0	5 471,7	6 108,1	<b>6 028,1</b>	8 568,6	2 365,7	6 157,1	1 401,9		<b>4 755,2</b>
July	35 430,9	21 812,2	<b>13 618,7</b>	20 413,1	6 540,1	7 426,3	<b>6 446,7</b>	10 176,6	2 884,2	7 004,6	1 686,0		<b>5 318,6</b>
August	41 071,6	25 424,8	<b>15 646,7</b>	22 774,9	7 398,3	8 792,3	<b>6 584,3</b>	11 208,4	2 983,7	8 038,9	1 939,2		<b>6 099,7</b>
September	46 634,5	28 877,2	<b>17 757,3</b>	25 052,6	8 384,9	9 994,5	<b>6 673,1</b>	11 945,4	3 187,0	9 298,0	2 175,5		<b>7 122,5</b>
October	52 526,4	32 532,3	<b>19 994,0</b>	27 369,2	9 382,8	11 379,9	<b>6 606,4</b>	12 420,4	3 552,6	10 627,5	2 489,9		<b>8 137,7</b>
November	56 786,5	35 054,0	<b>21 732,5</b>	29 907,9	10 318,6	12 696,0	<b>6 893,3</b>	13 208,3	3 822,5	11 595,0	2 733,3		<b>8 861,7</b>
December	61 727,8	37 566,1	<b>24 161,7</b>	33 182,3	11 811,9	14 876,5	<b>6 493,9</b>	13 862,7	4 213,4	12 579,5	2 587,2	1,2	<b>9 993,4</b>
<b>2023</b>													
January	6 188,5	3 946,3	<b>2 242,1</b>	4 504,2	758,0	1 092,1	<b>2 654,1</b>	2 858,7	718,7	1 318,8	280,0		<b>1 038,8</b>
February	12 116,3	7 828,0	<b>4 288,2</b>	8 391,5	1 473,1	2 357,8	<b>4 560,5</b>	5 105,3	1 160,2	2 583,2	522,8		<b>2 060,5</b>
March	18 832,9	12 258,4	<b>6 574,5</b>	11 742,1	2 328,3	3 891,1	<b>5 522,7</b>	6 665,1	1 577,6	3 854,5	788,9		<b>3 065,6</b>
April	25 528,2	16 606,2	<b>8 922,0</b>	14 683,5	3 088,1	5 471,6	<b>6 123,8</b>	8 086,8	1 911,8	5 047,2	1 016,0		<b>4 031,2</b>
May	32 674,1	21 382,2	<b>11 291,8</b>	17 722,3	4 151,8	6 917,1	<b>6 653,4</b>	9 431,3	2 412,7	6 101,1	1 271,8		<b>4 829,3</b>
June	39 749,0	26 032,5	<b>13 716,5</b>	20 427,3	5 129,9	8 683,5	<b>6 614,0</b>	10 087,2	2 614,1	7 629,2	1 550,8		<b>6 078,5</b>
July	47 263,2	31 046,9	<b>16 216,2</b>	23 599,5	6 273,7	10 313,8	<b>7 012,1</b>	11 809,2	3 153,1	8 266,0	1 750,6		<b>6 515,4</b>
August	54 831,4	36 189,5	<b>18 641,9</b>	27 639,6	7 659,6	12 028,1	<b>7 952,0</b>	14 319,3	3 572,9	8 701,8	2 097,6		<b>6 604,1</b>
September	62 326,6	41 212,6	<b>21 114,0</b>	31 062,1	8 776,7	13 611,2	<b>8 674,1</b>	15 530,2	4 036,0	10 222,0	2 199,0		<b>8 023,0</b>
October	70 386,5	46 634,7	<b>23 751,9</b>	34 380,9	10 231,1	15 324,1	<b>8 825,7</b>	16 689,3	4 114,8	11 773,5	2 352,5		<b>9 421,0</b>
November	78 374,6	52 054,8	<b>26 319,8</b>	37 994,9	11 642,4	17 040,3	<b>9 312,2</b>	17 890,9	4 389,2	13 351,9	2 551,6		<b>10 800,3</b>
December	86 679,1	57 683,3	<b>28 995,8</b>	42 053,7	13 272,8	19 563,3	<b>9 217,6</b>	18 413,1	4 645,1	15 155,2	2 775,2		<b>12 380,0</b>

Table 5.1.6

**Profitability indicators of banking sector**

Date	Return on assets (ROA)	Return on equity (ROE)	Ratio of net interest income to total assets	Ratio of net interest income from loans to total loans	Ratio of net interest income to total liabilities	Ratio of net interest margin to total assets
1	2	3	4	5	6	7
01.01.2022	1,3	6,1	3,7	5,1	4,4	4,2
01.02.2022	2,6	13,2	7,0	9,4	8,4	6,9
01.03.2022	2,3	11,3	5,4	7,2	6,5	5,4
01.04.2022	2,3	10,6	4,9	6,5	5,9	5,0
01.05.2022	2,4	11,5	4,6	6,3	5,4	4,8
01.06.2022	2,4	11,4	4,4	6,3	5,2	4,8
01.07.2022	2,7	13,1	4,5	6,4	5,3	4,8
01.08.2022	2,6	12,5	4,6	6,7	5,4	5,0
01.09.2022	2,5	12,5	4,4	6,6	5,2	4,9
01.10.2022	2,6	12,9	4,9	7,3	5,8	5,5
01.11.2022	2,6	13,2	5,6	8,0	6,5	6,2
01.12.2022	2,6	13,0	4,3	6,2	5,0	4,8
01.01.2023	2,5	13,3	4,3	6,2	5,1	4,9
01.02.2023	2,8	15,5	4,8	6,9	5,6	4,8
01.03.2023	2,8	15,3	4,6	6,5	5,4	4,6
01.04.2023	2,8	15,1	4,7	6,4	5,5	4,7
01.05.2023	2,7	14,8	4,7	6,5	5,5	4,8
01.06.2023	2,6	14,1	4,7	6,4	5,6	4,8
01.07.2023	2,7	14,7	4,8	6,5	5,6	4,8
01.08.2023	2,5	13,4	5,6	7,7	6,6	5,7
01.09.2023	2,3	11,8	4,6	6,3	5,3	4,9
01.10.2023	2,4	12,7	4,6	6,3	5,4	4,9
01.11.2023	2,4	13,3	4,6	6,2	5,4	4,9
01.12.2023	2,5	13,8	4,5	6,2	5,3	4,9
01.01.2024	2,6	14,2	4,4	6,2	5,2	4,9

Table 5.1.7

**Financial Soundness Indicators of banking system in 2023**

(end of period)

billions of UZS

Indicators	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Regulatory capital to risk-weighted assets</b>	<b>17,7</b>	<b>17,5</b>	<b>17,2</b>	<b>17,2</b>	<b>16,8</b>	<b>16,4</b>	<b>16,4</b>	<b>15,9</b>	<b>16,1</b>	<b>15,9</b>	<b>15,9</b>	<b>17,5</b>
Total regulatory capital	85 351	86 157	87 692	89 153	88 863	88 730	90 283	91 666	93 554	95 079	96 548	105 914
Risk-weighted assets	482 550	492 335	509 138	516 915	529 657	539 846	549 058	577 221	580 657	599 055	607 043	603 945
<b>Tier 1 capital to risk-weighted assets</b>	<b>15,6</b>	<b>15,2</b>	<b>14,8</b>	<b>14,6</b>	<b>14,2</b>	<b>13,9</b>	<b>13,7</b>	<b>13,3</b>	<b>13,4</b>	<b>13,1</b>	<b>13,0</b>	<b>14,1</b>
Tier 1 capital	75 061	74 811	75 223	75 720	75 217	75 261	75 367	76 542	77 520	78 294	78 966	84 911
Risk-weighted assets	482 550	492 335	509 138	516 915	529 657	539 846	549 058	577 221	580 657	599 055	607 043	603 945
<b>Nonperforming loans net of provisions to capital</b>	<b>9,9</b>	<b>9,7</b>	<b>8,9</b>	<b>8,6</b>	<b>8,5</b>	<b>8,3</b>	<b>9,0</b>	<b>8,4</b>	<b>9,5</b>	<b>9,1</b>	<b>9,5</b>	<b>9,9</b>
Nonperforming loans net of provisions	8 414	8 340	7 769	7 688	7 522	7 378	8 167	7 679	8 845	8 608	9 204	10 515
Total regulatory capital	85 351	86 157	87 692	89 153	88 863	88 730	90 283	91 666	93 554	95 079	96 548	105 914
<b>Common Equity Tier 1 capital to risk-weighted assets</b>	<b>15,5</b>	<b>15,2</b>	<b>14,8</b>	<b>14,6</b>	<b>14,2</b>	<b>13,9</b>	<b>13,7</b>	<b>13,3</b>	<b>13,3</b>	<b>13,1</b>	<b>13,0</b>	<b>14,1</b>
Common Equity Tier 1 capital	74 904	74 773	75 185	75 682	75 178	75 223	75 329	76 497	77 475	78 249	78 921	84 866
Risk-weighted assets	482 550	492 335	509 138	516 915	529 657	539 846	549 058	577 221	580 657	599 055	607 043	603 945
<b>Tier 1 capital to assets</b>	<b>13,4</b>	<b>13,3</b>	<b>13,3</b>	<b>13,3</b>	<b>13,1</b>	<b>13,1</b>	<b>12,9</b>	<b>12,5</b>	<b>12,6</b>	<b>12,6</b>	<b>12,5</b>	<b>13,0</b>
Tier 1 capital	75 061	74 811	75 223	75 720	75 217	75 261	75 367	76 542	77 520	78 294	78 966	84 911
Total assets	558 494	561 822	564 548	568 572	572 343	576 670	584 182	611 407	615 802	621 930	631 446	652 157
<b>Nonperforming loans to total gross loans</b>	<b>3,8</b>	<b>3,7</b>	<b>3,4</b>	<b>3,5</b>	<b>3,4</b>	<b>3,3</b>	<b>3,6</b>	<b>3,8</b>	<b>3,7</b>	<b>3,6</b>	<b>3,7</b>	<b>3,5</b>
Nonperforming loans	14 912	15 052	14 302	14 767	14 639	14 303	15 743	17 269	16 828	16 777	17 631	16 621
Total gross loans	397 433	404 051	415 301	420 805	428 430	431 906	438 713	452 899	460 388	469 627	475 211	481 158
<b>Provisions to nonperforming loans</b>	<b>43,6</b>	<b>44,6</b>	<b>45,7</b>	<b>47,9</b>	<b>48,6</b>	<b>48,4</b>	<b>48,1</b>	<b>55,5</b>	<b>47,4</b>	<b>48,7</b>	<b>47,8</b>	<b>36,7</b>
Specific provisions	6 498	6 712	6 533	7 079	7 117	6 925	7 576	9 590	7 984	8 170	8 427	6 106
Nonperforming loans	14 912	15 052	14 302	14 767	14 639	14 303	15 743	17 269	16 828	16 777	17 631	16 621
<b>Return on assets</b>	<b>2,8</b>	<b>2,8</b>	<b>2,8</b>	<b>2,7</b>	<b>2,6</b>	<b>2,7</b>	<b>2,5</b>	<b>2,3</b>	<b>2,4</b>	<b>2,4</b>	<b>2,5</b>	<b>2,6</b>
Net income before taxes	15 826	15 499	15 418	15 142	14 643	15 258	14 171	13 053	13 629	14 126	14 566	15 155
Total assets	557 570	559 021	560 647	562 037	563 754	565 988	567 922	572 754	578 442	581 218	585 330	593 185
<b>Return on equity</b>	<b>15,5</b>	<b>15,3</b>	<b>15,1</b>	<b>14,8</b>	<b>14,1</b>	<b>14,7</b>	<b>13,4</b>	<b>11,8</b>	<b>12,7</b>	<b>13,3</b>	<b>13,8</b>	<b>14,2</b>
Net income after taxes	12 466	12 363	12 262	12 094	11 590	12 157	11 170	9 906	10 697	11 303	11 782	12 380
Capital	80 176	80 611	81 209	81 718	82 226	82 836	83 224	83 632	84 384	84 829	85 396	86 923
<b>Interest margin to gross income</b>	<b>33,2</b>	<b>33,8</b>	<b>35,9</b>	<b>37,8</b>	<b>38,9</b>	<b>40,2</b>	<b>40,7</b>	<b>40,3</b>	<b>40,5</b>	<b>40,9</b>	<b>40,9</b>	<b>40,8</b>

Indicators	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
Interest margin	2 242	4 288	6 575	8 922	11 292	13 717	16 216	18 642	21 114	23 752	26 320	28 996
Gross income	6 746	12 680	18 317	23 605	29 014	34 144	39 816	46 282	52 176	58 133	64 315	71 050
<b>Noninterest expenses to gross income</b>	<b>27,4</b>	<b>30,2</b>	<b>34,0</b>	<b>36,3</b>	<b>38,2</b>	<b>40,5</b>	<b>41,7</b>	<b>42,5</b>	<b>42,9</b>	<b>44,0</b>	<b>44,6</b>	<b>46,2</b>
Noninterest expenses	1 850	3 831	6 219	8 560	11 069	13 813	16 587	19 688	22 388	25 555	28 683	32 836
Gross income	6 746	12 680	18 317	23 605	29 014	34 144	39 816	46 282	52 176	58 133	64 315	71 050
<b>Liquid assets to total assets</b>	<b>20,9</b>	<b>18,8</b>	<b>16,9</b>	<b>16,8</b>	<b>15,2</b>	<b>15,1</b>	<b>15,6</b>	<b>16,8</b>	<b>15,8</b>	<b>14,4</b>	<b>15,4</b>	<b>16,2</b>
Liquid assets	116 731	105 588	95 565	95 474	87 155	87 354	91 366	102 932	97 203	89 591	96 938	105 421
Total assets	558 494	561 822	564 548	568 572	572 343	576 670	584 182	611 407	615 802	621 930	631 446	652 157
<b>Liquid assets to short-term liabilities</b>	<b>47,5</b>	<b>41,9</b>	<b>38,4</b>	<b>37,4</b>	<b>35,4</b>	<b>35,5</b>	<b>36,5</b>	<b>39,3</b>	<b>37,6</b>	<b>34,8</b>	<b>37,1</b>	<b>37,1</b>
Liquid assets	116 731	105 588	95 565	95 474	87 155	87 354	91 366	102 932	97 203	89 591	96 938	105 421
Short-term liabilities	245 981	251 884	248 830	255 545	246 535	246 175	250 181	261 785	258 321	257 651	260 991	283 846
<b>Liquidity coverage ratio</b>	<b>223,2</b>	<b>191,6</b>	<b>173,3</b>	<b>175,7</b>	<b>157,3</b>	<b>148,7</b>	<b>151,8</b>	<b>160,8</b>	<b>161,9</b>	<b>148,5</b>	<b>154,4</b>	<b>164,8</b>
High-quality liquid assets	99 829	94 426	88 285	86 880	82 180	78 232	80 544	88 016	83 961	78 334	87 955	96 909
Total net cash outflows	44 724	49 276	50 929	49 455	52 240	52 616	53 059	54 720	51 850	52 747	56 980	58 796
<b>Net stable funding ratio</b>	<b>116,2</b>	<b>113,9</b>	<b>111,9</b>	<b>110,5</b>	<b>110,1</b>	<b>110,1</b>	<b>110,0</b>	<b>111,1</b>	<b>111,4</b>	<b>111,1</b>	<b>112,1</b>	<b>111,8</b>
Available amount of stable funding	386 307	385 503	390 367	389 691	399 769	404 348	409 056	428 158	434 977	441 574	448 752	453 465
Required amount of stable funding	332 437	338 355	348 795	352 695	363 013	367 285	371 914	385 377	390 475	397 501	400 186	405 739
<b>Net open position in foreign exchange to capital</b>	<b>1,3</b>	<b>3,4</b>	<b>4,2</b>	<b>3,5</b>	<b>7,1</b>	<b>6,5</b>	<b>6,0</b>	<b>5,7</b>	<b>5,3</b>	<b>3,3</b>	<b>3,2</b>	<b>4,5</b>
Net open position in foreign exchange	1 133	2 900	3 723	3 104	6 299	5 774	5 451	5 221	4 926	3 145	3 115	4 770
Total regulatory capital	85 351	86 157	87 692	89 153	88 863	88 730	90 283	91 666	93 554	95 079	96 548	105 914
<b>Additional FSIs</b>												
<b>Deposit takers</b>												
<b>Large exposures to capital</b>	<b>184,1</b>	<b>188,4</b>	<b>187,2</b>	<b>180,9</b>	<b>177,7</b>	<b>179,2</b>	<b>183,4</b>	<b>199,7</b>	<b>200,5</b>	<b>200,9</b>	<b>194,9</b>	<b>183,7</b>
Value of large exposures	138 161	140 938	140 802	136 988	133 664	134 834	138 243	152 839	155 398	157 319	153 897	155 957
Tier 1 capital	75 061	74 811	75 223	75 720	75 217	75 261	75 367	76 542	77 520	78 294	78 966	84 911
<b>Geographical distribution of loans to total loans</b>												
<b>Geographic distribution of total loans: Domestic economy</b>	<b>99,9</b>	<b>99,9</b>	<b>99,9</b>	<b>99,9</b>	<b>99,9</b>	<b>99,9</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
Loans to Domestic economy	397 216	403 788	415 018	420 574	428 143	431 610	438 524	452 749	460 218	469 441	475 006	481 009
<b>Geographic distribution of total loans: Emerging and developing Asia</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Loans to Emerging and developing Asia	217	263	283	231	288	296	189	151	170	186	205	149
Total gross loans	397 433	404 051	415 301	420 805	428 430	431 906	438 713	452 899	460 388	469 627	475 211	481 158

Indicators	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Gross asset position in financial derivatives to capital</b>	<b>0,2</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>
Gross asset position in financial derivatives	139	94	99	54	56	10	12	34	35	49	50	68
Total regulatory capital	85 351	86 157	87 692	89 153	88 863	88 730	90 283	91 666	93 554	95 079	96 548	105 914
<b>Gross liability position in financial derivatives to capital</b>	<b>0,4</b>	<b>0,3</b>	<b>0,4</b>	<b>0,3</b>	<b>0,3</b>	<b>0,3</b>	<b>0,4</b>	<b>0,4</b>	<b>0,4</b>	<b>0,4</b>	<b>0,4</b>	<b>0,4</b>
Gross liability position in financial derivatives	301	276	309	271	297	272	329	379	367	417	415	432
Total regulatory capital	85 351	86 157	87 692	89 153	88 863	88 730	90 283	91 666	93 554	95 079	96 548	105 914
<b>Trading income to total income</b>	<b>12,2</b>	<b>12,2</b>	<b>13,5</b>	<b>13,9</b>	<b>14,9</b>	<b>15,7</b>	<b>16,5</b>	<b>17,5</b>	<b>17,7</b>	<b>18,3</b>	<b>18,7</b>	<b>19,2</b>
Trading income	823	1 551	2 476	3 274	4 336	5 357	6 570	8 109	9 215	10 647	12 030	13 651
Gross income	6 746	12 680	18 317	23 605	29 014	34 144	39 816	46 282	52 176	58 133	64 315	71 050
<b>Personnel expenses to noninterest expenses</b>	<b>34,9</b>	<b>35,9</b>	<b>37,2</b>	<b>37,6</b>	<b>36,5</b>	<b>37,5</b>	<b>37,2</b>	<b>36,9</b>	<b>36,7</b>	<b>36,2</b>	<b>35,4</b>	<b>35,6</b>
Personnel expenses	647	1 373	2 316	3 216	4 039	5 180	6 164	7 267	8 223	9 248	10 167	11 682
Noninterest expenses	1 850	3 831	6 219	8 560	11 069	13 813	16 587	19 688	22 388	25 555	28 683	32 836
<b>Customer deposits to total (noninterbank) loans</b>	<b>46,9</b>	<b>45,1</b>	<b>44,3</b>	<b>45,2</b>	<b>43,7</b>	<b>43,8</b>	<b>44,1</b>	<b>45,1</b>	<b>44,5</b>	<b>43,7</b>	<b>44,7</b>	<b>46,9</b>
Customer deposits	185 958	181 821	183 173	189 702	186 591	188 535	192 600	203 413	203 957	204 345	211 503	224 740
Total (noninterbank) loans	396 245	402 850	413 899	419 516	426 698	430 114	436 916	451 456	458 439	467 818	473 111	479 354
<b>Foreign-currency-denominated loans to total loans</b>	<b>46,5</b>	<b>46,2</b>	<b>46,1</b>	<b>45,4</b>	<b>44,8</b>	<b>44,8</b>	<b>44,7</b>	<b>45,1</b>	<b>44,3</b>	<b>44,0</b>	<b>44,2</b>	<b>44,1</b>
Foreign-currency-denominated loans	184 732	186 796	191 416	191 108	191 918	193 551	196 115	204 051	204 016	206 728	210 129	212 036
Total gross loans	397 433	404 051	415 301	420 805	428 430	431 906	438 713	452 899	460 388	469 627	475 211	481 158
<b>Foreign-currency-denominated liabilities to total liabilities</b>	<b>55,1</b>	<b>55,6</b>	<b>54,1</b>	<b>52,7</b>	<b>52,2</b>	<b>52,2</b>	<b>52,8</b>	<b>52,9</b>	<b>52,9</b>	<b>52,7</b>	<b>53,2</b>	<b>52,5</b>
Foreign-currency-denominated liabilities	263 304	267 009	260 536	255 533	254 554	256 232	262 810	277 584	278 745	280 270	286 763	291 396
Total liabilities	477 669	480 145	481 596	484 617	487 522	490 571	497 824	524 477	526 737	531 318	538 919	555 010
<b>Credit growth to private sector</b>	<b>101,2</b>	<b>101,4</b>	<b>103,2</b>	<b>101,9</b>	<b>102,5</b>	<b>101,6</b>	<b>102,0</b>	<b>103,2</b>	<b>101,9</b>	<b>101,7</b>	<b>101,0</b>	<b>101,2</b>
Credit to private sector	311 735	316 072	326 140	332 344	340 648	346 001	352 878	364 089	371 093	377 474	381 239	385 844
<b>Real estate markets</b>												
<b>Residential real estate loans to total gross loans</b>	<b>11,8</b>	<b>11,8</b>	<b>11,7</b>	<b>11,7</b>	<b>11,7</b>	<b>11,8</b>	<b>11,9</b>	<b>11,8</b>	<b>11,9</b>	<b>12,0</b>	<b>12,1</b>	<b>12,1</b>
Residential real estate loans	46 822	47 632	48 515	49 316	50 234	51 069	52 072	53 507	54 980	56 229	57 265	58 177
Total gross loans	397 433	404 051	415 301	420 805	428 430	431 906	438 713	452 899	460 388	469 627	475 211	481 158



Table 5.1.8

**Non-performing loans of commercial banks (NPL)**

billions of UZS

Date	Loans			Non-performing loans			Share of non-performing loans to total loans		
	Total	of which:		Total	of which:		Total	of which:	
		State-owned banks	Other banks		State-owned banks	Other banks		State-owned banks	Other banks
1	2	3	4	5	6	7	8	9	10
01.01.2022	326 385,6	280 073,6	46 311,9	16 974,0	15 068,8	1 905,2	5,2	5,4	4,1
01.02.2022	324 138,9	277 521,7	46 617,2	17 476,6	15 522,1	1 954,5	5,4	5,6	4,2
01.03.2022	327 179,8	279 218,4	47 961,4	17 211,7	15 289,8	1 921,9	5,3	5,5	4,0
01.04.2022	340 258,7	289 760,0	50 498,7	16 830,8	14 972,8	1 858,0	4,9	5,2	3,7
01.05.2022	340 254,7	288 536,2	51 718,5	18 084,1	15 926,5	2 157,6	5,3	5,5	4,2
01.06.2022	345 201,4	292 140,0	53 061,4	18 282,2	16 077,9	2 204,3	5,3	5,5	4,2
01.07.2022	343 572,4	288 962,9	54 609,5	16 794,9	14 535,2	2 259,8	4,9	5,0	4,1
01.08.2022	346 389,6	290 614,3	55 775,3	16 935,7	14 567,8	2 368,0	4,9	5,0	4,2
01.09.2022	355 489,6	297 582,7	57 906,8	17 483,8	15 048,4	2 435,4	4,9	5,1	4,2
01.10.2022	362 933,3	303 128,9	59 804,4	17 112,9	14 718,3	2 394,6	4,7	4,9	4,0
01.11.2022	375 296,6	314 065,7	61 230,9	16 144,6	14 535,2	1 609,3	4,3	4,6	2,6
01.12.2022	382 078,1	318 787,9	63 290,1	15 344,1	13 828,4	1 515,7	4,0	4,3	2,4
01.01.2023	390 048,9	324 680,8	65 368,2	13 992,4	12 643,3	1 349,1	3,6	3,9	2,1
01.02.2023	391 109,2	324 113,9	66 995,2	14 912,4	13 543,6	1 368,9	3,8	4,2	2,0
01.03.2023	397 637,5	328 047,7	69 589,8	15 052,1	13 637,9	1 414,2	3,8	4,2	2,0
01.04.2023	408 167,2	334 767,0	73 400,1	14 341,7	12 919,8	1 421,9	3,5	3,9	1,9
01.05.2023	413 400,3	336 821,6	76 578,7	14 766,7	13 341,8	1 424,9	3,6	4,0	1,9
01.06.2023	420 469,5	340 335,0	80 134,5	14 639,0	13 211,9	1 427,1	3,5	3,9	1,8
01.07.2023	423 772,5	307 886,8	115 885,7	14 303,2	11 855,0	2 448,2	3,4	3,9	2,1
01.08.2023	430 227,2	310 873,2	119 354,0	15 743,1	12 191,8	3 551,3	3,7	3,9	3,0
01.09.2023	444 722,9	320 436,6	124 286,3	17 269,4	12 668,6	4 600,8	3,9	4,0	3,7
01.10.2023	451 610,3	324 034,7	127 575,6	16 828,3	12 589,3	4 239,1	3,7	3,9	3,3
01.11.2023	460 490,9	329 528,8	130 962,1	16 777,5	13 069,4	3 708,1	3,6	4,0	2,8
01.12.2023	465 493,4	331 070,3	134 423,1	17 631,4	13 750,0	3 881,4	3,8	4,2	2,9
01.01.2024	471 405,5	333 298,1	138 107,4	16 621,4	13 267,2	3 354,2	3,5	4,0	2,4

Table 5.1.9

## Comparative indicators of banking system

billions of UZS

Indicators	Total	of which:	
		State-owned banks	Other banks
1	2	3	4
01.01.2023			
<b>Assets to liabilities, %</b>	<b>116,7</b>	<b>116,6</b>	<b>117,0</b>
Assets	556 746,3	435 135,6	121 610,7
Liabilities	477 180,8	373 216,4	103 964,4
<b>Loans to deposits, %</b>	<b>180,0</b>	<b>239,6</b>	<b>80,5</b>
Loans	390 048,9	324 680,8	65 368,2
Deposits	216 737,5	135 534,4	81 203,1
01.02.2023			
<b>Assets to liabilities, %</b>	<b>116,9</b>	<b>116,7</b>	<b>117,6</b>
Assets	558 493,8	436 021,5	122 472,3
Liabilities	477 808,2	373 677,8	104 130,5
<b>Loans to deposits, %</b>	<b>182,6</b>	<b>242,3</b>	<b>83,3</b>
Loans	391 109,2	324 113,9	66 995,2
Deposits	214 197,4	133 754,5	80 443,0
01.03.2023			
<b>Assets to liabilities, %</b>	<b>117,0</b>	<b>116,7</b>	<b>118,0</b>
Assets	561 821,7	438 544,1	123 277,6
Liabilities	480 239,3	375 726,3	104 513,1
<b>Loans to deposits, %</b>	<b>188,8</b>	<b>250,9</b>	<b>87,1</b>
Loans	397 637,5	328 047,7	69 589,8
Deposits	210 651,8	130 750,5	79 901,3
01.04.2023			
<b>Assets to liabilities, %</b>	<b>117,2</b>	<b>116,9</b>	<b>118,4</b>
Assets	564 548,4	439 074,1	125 474,4
Liabilities	481 695,4	375 736,5	105 958,9
<b>Loans to deposits, %</b>	<b>198,1</b>	<b>267,5</b>	<b>90,8</b>
Loans	408 167,2	334 767,0	73 400,1
Deposits	206 009,3	125 169,1	80 840,2
01.05.2023			
<b>Assets to liabilities, %</b>	<b>117,3</b>	<b>117,0</b>	<b>118,4</b>
Assets	568 572,5	439 247,9	129 324,6
Liabilities	484 670,3	375 471,9	109 198,4
<b>Loans to deposits, %</b>	<b>198,3</b>	<b>268,8</b>	<b>92,1</b>
Loans	413 400,3	336 821,6	76 578,7
Deposits	208 447,7	125 299,2	83 148,5
01.06.2023			
<b>Assets to liabilities, %</b>	<b>117,4</b>	<b>116,9</b>	<b>118,9</b>
Assets	572 343,2	441 803,0	130 540,2
Liabilities	487 577,5	377 791,5	109 786,0
<b>Loans to deposits, %</b>	<b>205,3</b>	<b>275,2</b>	<b>98,8</b>
Loans	420 469,5	340 335,0	80 134,5
Deposits	204 789,8	123 662,4	81 127,4

Indicators	Total	of which:	
		State-owned banks	Other banks
1	2	3	4
01.07.2023			
<b>Assets to liabilities, %</b>	<b>117,5</b>	<b>117,1</b>	<b>118,6</b>
Assets	576 654,9	397 882,7	178 772,2
Liabilities	490 565,4	339 881,6	150 683,8
<b>Loans to deposits, %</b>	<b>208,9</b>	<b>289,3</b>	<b>120,1</b>
Loans	423 772,5	307 886,8	115 885,7
Deposits	202 893,7	106 430,3	96 463,4
01.08.2023			
<b>Assets to liabilities, %</b>	<b>117,3</b>	<b>116,9</b>	<b>118,3</b>
Assets	584 182,3	402 093,8	182 088,4
Liabilities	497 835,8	343 976,3	153 859,5
<b>Loans to deposits, %</b>	<b>206,5</b>	<b>285,9</b>	<b>119,8</b>
Loans	430 227,2	310 873,2	119 354,0
Deposits	208 370,1	108 724,5	99 645,6
01.09.2023			
<b>Assets to liabilities, %</b>	<b>116,6</b>	<b>115,9</b>	<b>118,2</b>
Assets	611 407,4	422 225,1	189 182,3
Liabilities	524 511,2	364 432,4	160 078,8
<b>Loans to deposits, %</b>	<b>201,7</b>	<b>276,7</b>	<b>118,7</b>
Loans	444 722,9	320 436,6	124 286,3
Deposits	220 481,0	115 814,4	104 666,6
01.10.2023			
<b>Assets to liabilities, %</b>	<b>116,9</b>	<b>116,2</b>	<b>118,5</b>
Assets	615 801,8	422 151,7	193 650,0
Liabilities	526 771,9	363 345,9	163 426,0
<b>Loans to deposits, %</b>	<b>204,0</b>	<b>282,1</b>	<b>119,8</b>
Loans	451 610,3	324 034,7	127 575,6
Deposits	221 334,9	114 880,6	106 454,2
01.11.2023			
<b>Assets to liabilities, %</b>	<b>117,0</b>	<b>116,2</b>	<b>118,9</b>
Assets	621 930,0	427 497,7	194 432,3
Liabilities	531 367,1	367 783,3	163 583,8
<b>Loans to deposits, %</b>	<b>209,3</b>	<b>290,0</b>	<b>123,1</b>
Loans	460 490,9	329 528,8	130 962,1
Deposits	220 026,9	113 647,2	106 379,6
01.12.2023			
<b>Assets to liabilities, %</b>	<b>117,2</b>	<b>116,3</b>	<b>119,2</b>
Assets	631 446,0	431 331,8	200 114,2
Liabilities	538 968,4	371 033,6	167 934,8
<b>Loans to deposits, %</b>	<b>202,8</b>	<b>281,7</b>	<b>120,1</b>
Loans	465 493,4	331 070,3	134 423,1
Deposits	229 501,4	117 536,2	111 965,2
01.01.2024			
<b>Assets to liabilities, %</b>	<b>117,5</b>	<b>116,7</b>	<b>119,2</b>
Assets	652 157,1	441 777,2	210 379,9
Liabilities	555 077,9	378 537,9	176 540,1
<b>Loans to deposits, %</b>	<b>195,0</b>	<b>268,0</b>	<b>117,7</b>
Loans	471 405,5	333 298,1	138 107,4
Deposits	241 686,6	124 357,7	117 328,9

Table 5.1.10

## Consolidated balance of commercial banks

Indicators	01.01.2022		01.01.2023		01.01.2024	
	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %
1	2	3	4	5	6	7
<b>Assets</b>						
Cash and other cash items	10 686,3	2,4	19 309,1	3,5	20 201,8	3,1
Due from Central bank of Uzbekistan	31 514,6	7,1	36 592,1	6,6	33 228,0	5,1
Due from other banks - residents	13 302,5	3,0	17 423,7	3,1	24 368,5	3,7
Due from other banks - non-residents	25 074,0	5,6	37 688,3	6,8	28 862,5	4,4
Investments and other securities	19 633,7	4,4	31 507,9	5,7	32 548,3	5,0
Liabilities of clients on financial instruments	1 251,0	0,3	1 606,3	0,3	3 334,0	0,5
Loans, net	316 382,4	71,1	378 909,2	68,1	457 847,1	70,2
Fixed assets, net	11 031,9	2,5	14 242,9	2,6	19 874,9	3,0
Accrued interest receivable	9 387,1	2,1	12 295,3	2,2	19 249,8	3,0
Other real estate owned	1 339,4	0,3	3 065,5	0,6	4 483,5	0,7
Other assets	5 319,6	1,2	4 105,8	0,7	8 158,7	1,3
<b>Total assets</b>	<b>444 922,5</b>	<b>100,0</b>	<b>556 746,3</b>	<b>100,0</b>	<b>652 157,1</b>	<b>100,0</b>
<b>Liabilities</b>						
Deposits	156 189,8	41,8	216 737,5	45,4	241 686,6	43,5
Due to Central bank of Uzbekistan	708,8	0,2	784,3	0,2	1 345,1	0,2
Due to other banks - residents	13 288,6	3,6	18 780,8	3,9	24 577,0	4,4
Due to other banks - non-residents	4 670,8	1,2	22 798,5	4,8	20 073,5	3,6
Credit and leasing operations payable	173 750,3	46,5	186 614,5	39,1	224 350,7	40,4
Securities released	10 612,7	2,8	10 915,2	2,3	13 160,6	2,4
Subordinated debts	4 248,5	1,1	6 619,3	1,4	9 653,0	1,7
Accrued interest payable	3 960,0	1,1	5 487,1	1,1	8 106,5	1,5
Other liabilities	6 575,4	1,8	8 443,6	1,8	12 124,9	2,2
<b>Total liabilities</b>	<b>374 004,9</b>	<b>100,0</b>	<b>477 180,8</b>	<b>100,0</b>	<b>555 077,9</b>	<b>100,0</b>
<b>Capital</b>						
Authorized capital stock	54 760,0	77,2	59 856,7	75,2	68 643,0	70,7
Capital surplus	675,5	1,0	997,5	1,3	1 338,8	1,4
Reserve capital	8 452,2	11,9	7 320,6	9,2	11 152,6	11,5
Retained earnings	7 029,9	9,9	11 390,6	14,3	15 944,8	16,4
<b>Total capital</b>	<b>70 917,6</b>	<b>100,0</b>	<b>79 565,4</b>	<b>100,0</b>	<b>97 079,2</b>	<b>100,0</b>

Table 5.1.11

**Main performance indicators of commercial banks grouped by asset size**  
(as of January 1, 2024)

billions 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	35	652 157,1	13	12 524,1	8	57 595,2	7	129 079,5	7	452 958,3
Loans, total	35	471 405,5	13	4 481,0	8	33 852,4	7	94 429,0	7	338 643,2
Loans to individuals	35	148 621,4	13	555,5	8	18 373,2	7	34 219,2	7	95 473,5
Loans to legal entities	35	322 784,1	13	3 925,5	8	15 479,1	7	60 209,7	7	243 169,7
Short-term loans	35	61 195,4	13	1 541,3	8	5 205,3	7	11 764,1	7	42 684,6
Long-term loans	35	410 210,2	13	2 939,6	8	28 647,1	7	82 664,8	7	295 958,6
Loans in national currency	35	259 369,9	13	3 116,0	8	24 635,0	7	61 035,4	7	170 583,4
Loans in foreign currency	35	212 035,6	13	1 364,9	8	9 217,3	7	33 393,6	7	168 059,8
<b>Equity and financial performance</b>										
Total capital	35	97 079,2	13	3 789,3	8	9 648,4	7	20 411,7	7	63 229,8
Capital adequacy ratio (CAR), %	35	17,5	13	32,7	8	18,6	7	15,9	7	17,5
Profit	35	12 380,0	13	266,0	8	2 396,0	7	3 491,1	7	6 226,9
Return on assets (ROA), %	35	2,6	13	3,5	8	5,7	7	3,6	7	1,8
Return on equity (ROE), %	35	14,2	13	9,5	8	29,2	7	19,0	7	10,8
<b>Liabilities</b>										
Deposits	35	241 686,6	13	6 839,7	8	37 835,5	7	54 499,3	7	142 512,1

Table 5.1.12

## Commercial banks grouped by capital size\*

Indicators	Total		of which:													
			up to 100 billion UZS		from 100 to 200 billion UZS		from 200 to 350 billion UZS		from 350 to 500 billion UZS		from 500 billion to 1 trillion UZS		from 1 to 2 trillion UZS		above 2 trillion UZS	
	number of banks	billions 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 %	number of banks	share in %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
01.01.2023																
Total capital	31	79 565,4	1	0,1	4	0,7	3	1,2	2	1,0	5	4,5	5	10,4	11	82,1
including, authorized capital	31	59 856,7	1	0,1	6	1,1	4	1,9	4	2,6	5	5,7	4	9,4	7	79,2
01.02.2023																
Total capital	32	80 685,6	1	0,1	5	0,9	2	0,8	3	1,5	5	4,6	5	10,3	11	82,0
including, authorized capital	32	59 946,3	1	0,1	7	1,3	4	1,9	4	2,6	5	5,6	4	9,3	7	79,1
01.03.2023																
Total capital	32	81 582,3	2	0,2	4	0,7	2	0,8	3	1,5	5	4,7	5	10,4	11	81,8
including, authorized capital	32	60 016,9	1	0,1	7	1,3	4	2,0	4	2,6	4	4,1	5	11,0	7	79,0
01.04.2023																
Total capital	33	82 853,1	3	0,2	4	0,7	1	0,3	4	1,9	5	5,1	5	10,4	11	81,4
including, authorized capital	33	60 243,1	2	0,1	7	1,3	4	2,0	4	2,6	3	2,8	6	12,7	7	78,6
01.05.2023																
Total capital	34	83 902,2	3	0,2	5	0,8	1	0,3	4	1,9	4	3,9	6	11,7	11	81,1
including, authorized capital	34	60 341,8	2	0,1	8	1,4	4	2,0	4	2,6	3	2,8	6	12,7	7	78,5
01.06.2023																
Total capital	34	84 765,7	4	0,4	4	0,7	1	0,3	4	1,9	3	2,8	7	13,0	11	80,9
including, authorized capital	34	60 274,6			11	1,9	3	1,4	4	2,6	3	2,8	6	12,8	7	78,6

Indicators	Total		of which:													
			up to 100 billion UZS		from 100 to 200 billion UZS		from 200 to 350 billion UZS		from 350 to 500 billion UZS		from 500 billion to 1 trillion UZS		from 1 to 2 trillion UZS		above 2 trillion UZS	
	number of banks	billions 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 %	number of banks	share in %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
01.07.2023																
Total capital	35	86 089,5	4	0,4	5	0,8	1	0,3	4	1,9	3	2,9	6	10,7	12	83,0
including, authorized capital	35	60 377,2			12	2,1	3	1,4	4	2,6	3	2,8	6	12,7	7	78,4
01.08.2023																
Total capital	35	86 346,4	3	0,3	6	0,9	1	0,3	4	2,0	3	2,9	5	8,4	13	85,1
including, authorized capital	35	61 610,9			12	2,1	3	1,4	4	2,5	3	2,7	6	12,5	7	78,8
01.09.2023																
Total capital	35	86 896,3	2	0,2	3	0,6	5	1,4	4	2,0	3	3,0	4	6,2	14	86,7
including, authorized capital	35	63 032,9			5	1,0	8	3,2	5	3,1	4	3,6	6	12,2	7	77,0
01.10.2023																
Total capital	35	89 029,8	1	0,1	3	0,6	6	1,6	3	1,5	4	3,5	4	6,1	14	86,7
including, authorized capital	35	63 819,1			2	0,3	10	3,6	6	3,7	4	3,5	6	12,3	7	76,6
01.11.2023																
Total capital	35	90 562,9	1	0,0	3	0,6	6	1,6	3	1,5	4	3,5	4	6,1	14	86,7
including, authorized capital	35	65 041,6			2	0,3	10	3,5	5	3,0	4	3,4	7	14,1	7	75,5
01.12.2023																
Total capital	35	92 477,6			4	0,7	5	1,3	4	1,9	2	1,4	6	8,4	14	86,1
including, authorized capital	35	65 578,7			1	0,2	10	3,5	6	3,6	4	3,4	7	14,4	7	74,9
01.01.2024																
Total capital	35	97 079,2			4	0,7	5	1,3	4	1,9	2	1,5	6	8,1	14	86,5
including, authorized capital	35	68 643,0			1	0,1	10	3,4	6	3,4	4	3,3	7	13,8	7	75,9

\*The table has been revised in line with the raise in requirements for the minimum level of the authorized capital of commercial banks since the 1st of September 2023.

Table 5.1.13

**Consolidated balance of microfinance organizations**

Indicators	01.01.2022		01.01.2023		01.01.2024	
	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %
1	2	3	4	5	6	7
<b>Assets</b>						
Cash and other cash items	12,2	1,0	23,6	1,2	39,2	0,9
Due from banks	29,3	2,3	62,2	3,1	86,0	1,9
Loans, net	1 123,9	88,3	1 768,5	88,6	3 979,6	89,4
Fixed assets, net	37,5	2,9	48,2	2,4	88,3	2,0
Accrued interest receivable	41,5	3,3	57,9	2,9	97,6	2,2
Other assets	28,0	2,2	35,5	1,8	159,9	3,6
<b>Total assets</b>	<b>1 272,4</b>	<b>100,0</b>	<b>1 995,8</b>	<b>100,0</b>	<b>4 450,7</b>	<b>100,0</b>
<b>Liabilities</b>						
Credit and leasing operations payable	555,5	94,8	903,2	95,9	2 172,0	79,6
Accrued interest payable	13,2	2,2	16,4	1,7	47,2	1,7
Accrued taxes payable	4,5	0,8	5,0	0,5	11,2	0,4
Other liabilities	12,8	2,2	17,5	1,9	497,5	18,2
<b>Total liabilities</b>	<b>586,0</b>	<b>100,0</b>	<b>942,1</b>	<b>100,0</b>	<b>2 727,9</b>	<b>100,0</b>
<b>Capital</b>						
Authorized capital	377,1	54,9	564,3	53,6	820,7	47,6
Reserve capital	31,6	4,6	45,8	4,4	58,8	3,4
Retained earnings	277,7	40,5	443,5	42,1	843,3	48,9
<b>Total capital</b>	<b>686,4</b>	<b>100,0</b>	<b>1 053,6</b>	<b>100,0</b>	<b>1 722,8</b>	<b>100,0</b>



Table 5.1.14

**Main performance indicators of microfinance organizations (MFO) grouped by asset size**  
(as of January 1, 2024)

billions of UZS

Indicators	Total		Categorization of microfinance organizations, grouped in terms of asset size							
			up to 1 billion UZS		from 1 to 5 billion UZS		from 5 to 10 billion UZS		10 billion UZS and above	
	number of MFO	sum	number of MFO	sum	number of MFO	sum	number of MFO	sum	number of MFO	sum
1	2	3	4	5	6	7	8	9	10	11
<b>Assets</b>										
Total assets	84	4 450,7	1	0,9	23	73,7	17	126,4	43	4 249,6
Loans and micro lease	84	3 979,6	1	0,6	23	54,8	17	101,6	43	3 822,6
<b>Capital</b>										
Total capital	84	1 722,8	1	0,3	23	64,5	17	76,9	43	1 581,2
Authorized capital stock	84	820,7	1	2,2	23	55,9	17	46,2	43	716,4
<b>Liabilities</b>										
Total liabilities	84	2 727,9	1	0,6	23	9,2	17	49,6	43	2 668,4
Credit and leasing operations payable	84	1 493,9	1		23	3,2	17	10,3	43	1 480,4

Table 5.1.15

**Microfinance organizations (MFO) grouped by capital size**

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 MFO	billions of UZS	number of MFO	share in %	number of MFO	share in %	number of MFO	share in %	number of MFO	share in %
1	2	3	4	5	6	7	8	9	10	11
01.01.2023										
Total capital	85	1 053,6	2	0,1	27	5,8	36	17,5	20	76,6
including, authorized capital	85	564,3	1	0,1	51	19,8	23	21,8	10	58,3
01.02.2023										
Total capital	84	1 089,6	2	0,1	26	5,3	37	18,2	19	76,3
including, authorized capital	84	579,7	1	0,1	48	18,1	25	22,8	10	59,0
01.03.2023										
Total capital	84	1 084,8	2	0,1	26	5,4	34	16,1	22	78,3
including, authorized capital	84	603,8	1	0,1	48	17,5	24	20,8	11	61,6
01.04.2023										
Total capital	83	1 150,0	1	0,0	26	5,2	33	15,1	23	79,7
including, authorized capital	83	625,6			45	15,8	26	21,1	12	63,1
01.05.2023										
Total capital	83	1 216,8	2	0,0	25	4,7	32	13,9	24	81,4
including, authorized capital	83	651,5			45	15,2	26	20,5	12	64,3
01.06.2023										
Total capital	83	1 247,3	2	-0,2	25	4,6	31	13,2	25	82,4
including, authorized capital	83	658,7			46	15,4	24	18,9	13	65,7

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 MFO	billions of UZS	number of MFO	share in %	number of MFO	share in %	number of MFO	share in %	number of MFO	share in %
1	2	3	4	5	6	7	8	9	10	11
01.07.2023										
Total capital	83	1 323,9	2	-0,1	24	4,2	31	12,7	26	83,3
including, authorized capital	83	671,7			46	15,1	24	19,6	13	65,4
01.08.2023										
Total capital	83	1 370,4	2	-0,3	26	4,4	27	10,8	28	85,1
including, authorized capital	83	697,6			45	14,1	25	20,1	13	65,8
01.09.2023										
Total capital	85	1 444,4	1	0,0	28	4,4	26	9,4	30	86,2
including, authorized capital	85	719,0			47	14,3	24	18,4	14	67,4
01.10.2023										
Total capital	84	1 519,5	1	0,1	25	3,7	29	10,1	29	86,1
including, authorized capital	84	732,8			47	14,0	23	17,6	14	68,4
01.11.2023										
Total capital	84	1 569,8	1	0,0	25	3,7	30	10,6	28	85,7
including, authorized capital	84	736,0			45	13,4	25	18,5	14	68,1
01.12.2023										
Total capital	84	1 645,7	1	0,0	23	3,2	32	10,7	28	86,1
including, authorized capital	84	795,9			44	12,1	26	17,6	14	70,3
01.01.2024										
Total capital	84	1 722,8	2	0,1	20	2,7	34	10,9	28	86,3
including, authorized capital	84	820,7			44	11,7	24	15,3	16	73,0

Table 5.1.16

**Consolidated balance of pawnshops**

Indicators	01.01.2022		01.01.2023		01.01.2024	
	billions of UZS	share in %	billions of UZS	share in %	billions of UZS	share in %
1	2	3	4	5	6	7
<b>Assets</b>						
Cash and other cash items	3,5	1,7	4,8	1,9	6,7	2,0
Due from banks	7,6	3,6	13,2	5,1	13,3	4,0
Loans, net	175,5	84,1	214,8	82,5	279,5	83,2
Fixed assets, net	4,2	2,0	5,3	2,0	6,5	1,9
Accrued interest receivable	8,4	4,0	10,2	3,9	14,7	4,4
Other assets	9,6	4,6	11,8	4,6	15,2	4,5
<b>Total assets</b>	<b>208,8</b>	<b>100,0</b>	<b>260,2</b>	<b>100,0</b>	<b>335,9</b>	<b>100,0</b>
<b>Liabilities</b>						
Credit and leasing operations payable	12,5	60,8	20,8	69,1	27,6	66,1
Accrued interest payable	0,4	2,0	1,2	4,1	1,1	2,8
Accrued taxes payable	2,2	10,9	2,3	7,6	3,0	5,3
Other liabilities	5,4	26,4	5,8	19,2	9,4	25,9
<b>Total liabilities</b>	<b>20,6</b>	<b>100,0</b>	<b>30,0</b>	<b>100,0</b>	<b>41,1</b>	<b>100,0</b>
<b>Capital</b>						
Authorized capital	68,2	36,2	75,0	32,6	90,0	30,5
Reserve capital	7,2	3,8	8,5	3,7	22,1	7,5
Retained earnings	112,8	60,0	146,7	63,7	182,7	62,0
<b>Total capital</b>	<b>188,2</b>	<b>100,0</b>	<b>230,2</b>	<b>100,0</b>	<b>294,8</b>	<b>100,0</b>

Table 5.1.17

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

(as of January 1, 2024)

billions of UZS

Indicators	Total		Categorization of pawnshops, 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 pawnshops	amount	number of pawnshops	amount	number of pawnshops	amount	number of pawnshops	amount	number of pawnshops	amount
1	2	3	4	5	6	7	8	9	10	11
<b>Assets</b>										
Total assets	84	335,9	2	0,8	11	8,1	21	30,1	50	297,0
Loans	84	279,3	2		11	6,7	21	24,6	50	248,0
<b>Capital</b>										
Total capital	84	294,8	2	0,7	11	6,0	21	25,2	50	262,8
Authorized capital stock	84	90,0	2	1,1	11	5,7	21	13,8	50	69,4
<b>Liabilities</b>										
Total liabilities	84	41,1	2	0,0	11	2,0	21	4,9	50	34,1
Credit and leasing operations payable	84	5,3	2		11		21	1,4	50	3,9

Table 5.1.18

**Pawnshops grouped by capital size**

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 pawnshops	billions of UZS	number of pawnshops	share in %	number of pawnshops	share in %	number of pawnshops	share in %	number of pawnshops	share in %
1	2	3	4	5	6	7	8	9	10	11
01.01.2023										
Total capital	80	230,2	4	0,7	18	5,3	30	23,2	28	70,8
including, authorized capital	80	75,0			49	39,5	29	50,7	2	9,7
01.02.2023										
Total capital	80	236,4	5	0,8	17	5,0	29	21,6	29	72,6
including, authorized capital	80	75,2			49	39,7	29	50,6	2	9,7
01.03.2023										
Total capital	80	237,2	5	0,7	17	5,1	30	22,9	28	71,3
including, authorized capital	80	75,7			48	38,4	30	52,0	2	9,7
01.04.2023										
Total capital	81	242,8	5	0,8	18	5,2	29	21,2	29	72,7
including, authorized capital	81	77,8			48	37,2	31	52,3	2	10,6
01.05.2023										
Total capital	81	250,3	5	0,8	17	5,0	30	21,7	29	72,4
including, authorized capital	81	80,2			47	35,3	32	53,0	2	11,7
01.06.2023										
Total capital	82	257,4	4	0,6	18	5,1	29	20,2	31	74,1
including, authorized capital	82	81,3			47	34,5	33	54,0	2	11,5

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 pawnshops	billions of UZS	number of pawnshops	share in %	number of pawnshops	share in %	number of pawnshops	share in %	number of pawnshops	share in %
1	2	3	4	5	6	7	8	9	10	11
01.07.2023										
Total capital	84	265,4	5	0,7	17	4,4	30	19,8	32	75,0
including, authorized capital	84	82,3			50	36,5	32	52,2	2	11,4
01.08.2023										
Total capital	84	270,2	5	0,7	18	4,8	29	19,3	32	75,2
including, authorized capital	84	87,1			50	34,5	31	48,9	3	16,6
01.09.2023										
Total capital	84	276,8	5	0,7	16	4,0	30	18,9	33	76,4
including, authorized capital	84	88,3			50	33,9	31	49,7	3	16,4
01.10.2023										
Total capital	84	282,2	5	0,6	15	3,7	32	20,0	32	75,6
including, authorized capital	84	88,4			50	33,9	31	49,8	3	16,4
01.11.2023										
Total capital	85	289,2	5	0,5	16	3,8	30	18,1	34	77,5
including, authorized capital	85	90,1			51	33,8	31	48,8	3	17,4
01.12.2023										
Total capital	85	294,5	5	0,5	15	3,5	31	18,3	34	77,6
including, authorized capital	85	90,6			51	33,7	30	45,7	4	20,6
01.01.2024										
Total capital	84	294,8	4	0,4	17	4,0	31	19,2	32	76,3
including, authorized capital	84	90,0			51	34,8	29	44,4	4	20,8

## 5.2. Borrowings

Table 5.2.1

## Deposits attracted by commercial banks in national currency

billions of UZS

Period	Total	including:							
		individuals				legal entities			
		total	of which:			total	of which:		
			demand deposits	savings deposits	time deposits		demand deposits	savings deposits	time deposits
1	2	3	4	5	6	7	8	9	10
<b>2022</b>	<b>3 738 723,6</b>	<b>671 362,7</b>	<b>618 213,8</b>	<b>13 433,3</b>	<b>39 715,6</b>	<b>3 067 360,8</b>	<b>2 638 871,8</b>	<b>381 687,1</b>	<b>46 801,9</b>
January	237 737,3	35 040,5	32 441,3	559,8	2 039,4	202 696,8	166 705,5	31 899,1	4 092,1
February	228 760,2	37 639,9	35 095,6	586,9	1 957,4	191 120,2	165 597,7	22 267,1	3 255,5
March	265 860,3	45 556,6	42 154,8	754,0	2 647,8	220 303,6	191 438,3	22 714,5	6 150,8
April	318 824,9	53 033,1	48 320,7	990,7	3 721,7	265 791,8	222 131,1	39 624,3	4 036,4
May	285 888,4	48 169,4	44 062,9	1 082,5	3 023,9	237 719,0	201 154,6	31 471,5	5 092,9
June	350 681,6	60 554,8	55 264,8	1 254,6	4 035,4	290 126,7	246 281,5	38 631,1	5 214,1
July	316 606,3	58 921,8	54 468,0	1 104,9	3 348,9	257 684,5	220 799,6	34 414,8	2 470,2
August	358 982,3	68 505,4	62 673,7	2 238,2	3 593,6	290 476,9	250 473,7	37 335,7	2 667,5
September	305 457,4	57 663,5	52 999,9	1 220,0	3 443,6	247 793,9	214 882,6	29 377,0	3 534,4
October	312 587,4	64 247,3	59 645,2	1 256,9	3 345,2	248 340,1	220 600,2	24 588,5	3 151,4
November	350 909,2	67 139,6	61 582,1	1 245,7	4 311,8	283 769,6	248 498,4	31 551,6	3 719,6
December	406 428,2	74 890,7	69 504,6	1 139,1	4 246,9	331 537,6	290 308,6	37 811,9	3 417,0
<b>2023</b>	<b>4 481 692,0</b>	<b>989 268,5</b>	<b>897 927,2</b>	<b>21 982,9</b>	<b>69 358,3</b>	<b>3 492 423,5</b>	<b>3 059 147,0</b>	<b>366 692,5</b>	<b>66 578,3</b>
January	276 373,7	55 233,9	49 887,4	1 132,5	4 214,0	221 139,8	193 578,7	24 103,3	3 457,8
February	300 481,9	65 701,7	60 464,6	1 154,7	4 082,5	234 780,2	206 686,6	24 792,8	3 300,8
March	345 576,8	76 886,9	69 143,9	3 231,4	4 511,6	268 689,9	237 322,8	25 599,7	5 767,4
April	323 387,6	75 800,8	70 114,1	1 206,3	4 480,4	247 586,8	215 233,6	25 538,5	6 814,7
May	381 272,0	86 095,7	78 180,3	1 714,0	6 201,3	295 176,3	261 738,4	29 955,6	3 482,4
June	348 267,4	81 434,7	74 831,2	1 578,8	5 024,7	266 832,8	232 504,4	30 660,8	3 667,6
July	390 569,1	84 695,5	77 018,6	2 043,5	5 633,5	305 873,5	265 217,2	35 886,9	4 769,4
August	433 834,7	98 013,2	88 983,4	2 067,0	6 962,8	335 821,5	292 148,5	38 782,9	4 890,1
September	386 012,2	79 852,9	71 674,2	1 923,5	6 255,2	306 159,3	265 863,7	33 939,6	6 356,0
October	408 362,8	92 279,1	83 826,8	2 033,9	6 418,5	316 083,7	278 769,4	32 277,7	5 030,8
November	414 878,5	95 885,0	84 880,4	2 028,6	8 976,0	318 993,5	279 017,4	31 366,1	8 610,0
December	472 675,3	97 389,0	88 922,3	1 868,8	6 597,9	375 286,4	331 066,4	33 788,7	10 431,3



Table 5.2.2

**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
01.01.2022	156 189,8	95 578,2	29 867,8	65 710,4	60 611,7	12 508,9	48 102,8
01.02.2022	149 560,9	92 297,6	29 172,0	63 125,7	57 263,2	13 137,3	44 126,0
01.03.2022	148 349,6	91 215,7	29 854,5	61 361,2	57 133,9	13 261,6	43 872,3
01.04.2022	153 790,2	93 219,0	29 291,4	63 927,6	60 571,2	15 040,9	45 530,3
01.05.2022	161 734,8	100 359,3	33 262,08	67 097,2	61 375,5	15 707,3	45 668,2
01.06.2022	173 894,5	105 629,9	33 381,1	72 248,8	68 264,6	16 656,1	51 608,5
01.07.2022	185 062,1	109 076,4	35 604,7	73 471,6	75 985,8	19 152,0	56 833,8
01.08.2022	195 504,9	109 192,5	37 087,8	72 104,6	86 312,5	19 915,7	66 396,8
01.09.2022	205 723,8	118 037,9	40 535,3	77 502,6	87 685,9	20 259,3	67 426,6
01.10.2022	206 758,8	118 753,7	39 264,3	79 489,4	88 005,1	20 819,0	67 186,1
01.11.2022	206 519,0	120 469,3	39 983,3	80 485,9	86 049,8	21 820,7	64 229,0
01.12.2022	216 548,1	124 547,1	40 779,2	83 767,9	92 001,0	22 631,1	69 369,9
01.01.2023	216 737,5	131 794,8	45 169,8	86 625,0	84 942,7	23 578,7	61 364,0
01.02.2023	214 197,4	130 623,2	44 632,1	85 991,1	83 574,3	23 888,6	59 685,7
01.03.2023	210 651,8	130 685,9	45 507,6	85 178,3	79 965,8	24 145,3	55 820,5
01.04.2023	206 009,3	132 046,2	46 972,1	85 074,1	73 963,1	24 482,8	49 480,3
01.05.2023	208 447,7	138 675,1	51 028,9	87 646,2	69 772,6	24 383,3	45 389,3
01.06.2023	204 789,8	138 085,2	50 725,8	87 359,4	66 704,6	24 240,6	42 464,0
01.07.2023	202 893,7	140 015,6	55 794,5	84 221,1	62 878,2	25 018,4	37 859,7
01.08.2023	208 370,1	141 000,5	54 471,3	86 529,2	67 369,6	25 558,9	41 810,7
01.09.2023	220 481,0	149 309,3	52 490,0	96 819,4	71 171,7	26 597,8	44 573,9
01.10.2023	221 334,9	150 129,2	56 379,1	93 750,1	71 205,6	27 234,2	43 971,4
01.11.2023	220 026,9	150 597,9	56 942,3	93 655,6	69 429,0	27 531,9	41 897,1
01.12.2023	229 501,4	156 422,3	58 531,0	97 891,2	73 079,2	27 866,9	45 212,3
01.01.2024	241 686,6	169 515,7	63 651,1	105 864,6	72 170,9	29 141,5	43 029,5

Table 5.2.3

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

billions of UZS

Date	Total	including:		
		demand deposits	savings deposits	time deposits
1	2	3	4	5
01.01.2022	156 189,8	69 207,7	13 746,4	73 235,7
01.02.2022	149 560,9	60 923,3	14 106,7	74 530,8
01.03.2022	148 349,6	57 566,5	12 797,9	77 985,2
01.04.2022	153 790,2	59 927,3	12 814,2	81 048,7
01.05.2022	161 734,8	64 617,4	13 823,2	83 294,2
01.06.2022	173 894,5	74 729,4	13 855,2	85 310,0
01.07.2022	185 062,1	83 759,0	13 947,1	87 356,0
01.08.2022	195 504,9	91 687,8	15 026,0	88 791,1
01.09.2022	205 723,8	101 413,5	18 270,3	86 040,1
01.10.2022	206 758,8	100 071,9	18 777,1	87 909,9
01.11.2022	206 519,0	96 662,5	20 129,7	89 726,8
01.12.2022	216 548,1	101 286,1	22 713,6	92 548,4
01.01.2023	216 737,5	100 683,3	23 289,8	92 764,5
01.02.2023	214 197,4	95 061,2	23 726,3	95 410,0
01.03.2023	210 651,8	91 540,5	23 481,0	95 630,3
01.04.2023	206 009,3	84 571,5	23 317,3	98 120,5
01.05.2023	208 447,7	82 556,8	23 094,1	102 796,8
01.06.2023	204 789,8	80 983,5	21 118,2	102 688,1
01.07.2023	202 893,7	79 688,4	20 016,1	103 189,3
01.08.2023	208 370,1	82 956,4	19 870,2	105 543,5
01.09.2023	220 481,0	88 903,8	21 872,0	109 705,2
01.10.2023	221 334,9	83 104,5	23 045,1	115 185,3
01.11.2023	220 026,9	79 151,6	22 150,6	118 724,6
01.12.2023	229 501,4	83 603,9	22 694,1	123 203,5
01.01.2024	241 686,6	88 036,0	24 051,2	129 599,4

Table 5.2.4

**Balance of national currency deposits of individuals in commercial banks**

(by type)

billions of UZS

Date	Total	including:		
		demand deposits	savings deposits	time deposits
1	2	3	4	5
01.01.2022	29 867,8	8 791,6	7 782,9	13 293,2
01.02.2022	29 172,0	6 617,0	8 472,1	14 082,8
01.03.2022	29 854,5	6 703,0	8 565,3	14 586,1
01.04.2022	29 291,4	6 544,3	8 512,7	14 234,4
01.05.2022	33 262,1	9 227,0	8 688,4	15 346,7
01.06.2022	33 381,1	8 320,0	8 847,8	16 213,2
01.07.2022	35 604,7	9 331,1	9 016,2	17 257,4
01.08.2022	37 087,8	9 675,5	9 263,8	18 148,6
01.09.2022	40 535,3	12 008,5	9 560,3	18 966,5
01.10.2022	39 264,3	10 000,7	9 837,5	19 426,0
01.11.2022	39 983,3	9 695,8	10 095,8	20 191,8
01.12.2022	40 779,2	9 436,5	10 308,6	21 034,1
01.01.2023	45 169,8	12 574,9	10 503,9	22 091,1
01.02.2023	44 632,1	9 905,4	11 665,5	23 061,2
01.03.2023	45 507,6	9 783,8	11 903,5	23 820,2
01.04.2023	46 972,1	10 250,3	12 092,4	24 629,4
01.05.2023	51 028,9	13 027,5	12 281,4	25 720,0
01.06.2023	50 725,8	10 977,9	12 628,2	27 119,6
01.07.2023	55 794,5	14 743,3	12 955,9	28 095,3
01.08.2023	54 471,3	12 137,1	13 277,9	29 056,3
01.09.2023	58 930,4	15 983,1	13 270,5	29 676,8
01.10.2023	56 379,1	12 900,2	13 339,0	30 139,8
01.11.2023	56 942,3	12 024,5	13 410,5	31 507,3
01.12.2023	58 531,0	12 181,7	13 526,1	32 823,2
01.01.2024	63 651,1	16 203,6	13 501,1	33 946,3

Table 5.2.5

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

billions of UZS

Date	Total	including:		
		demand deposits	savings deposits	time deposits
1	2	3	4	5
01.01.2022	12 508,9	4 065,6	324,8	8 118,4
01.02.2022	13 137,3	4 122,4	318,2	8 696,7
01.03.2022	13 261,6	4 274,9	318,7	8 668,0
01.04.2022	15 040,9	5 385,0	332,9	9 323,0
01.05.2022	15 707,3	6 312,7	310,3	9 084,4
01.06.2022	16 656,1	7 417,3	303,5	8 935,3
01.07.2022	19 152,0	9 672,4	292,4	9 187,2
01.08.2022	19 915,7	10 242,4	294,0	9 379,3
01.09.2022	20 259,3	10 427,4	302,9	9 529,0
01.10.2022	20 819,0	10 861,3	305,8	9 651,9
01.11.2022	21 820,7	11 710,8	314,1	9 795,8
01.12.2022	22 631,1	12 171,6	315,5	10 143,9
01.01.2023	23 578,7	12 659,4	306,7	10 612,6
01.02.2023	23 888,6	12 525,0	301,4	11 062,2
01.03.2023	24 145,3	12 532,5	299,7	11 313,1
01.04.2023	24 482,8	12 624,4	291,1	11 567,3
01.05.2023	24 383,3	12 433,7	284,8	11 664,8
01.06.2023	24 240,6	12 283,8	287,9	11 668,8
01.07.2023	25 018,4	12 817,2	300,8	11 900,5
01.08.2023	25 558,9	13 217,8	320,0	12 021,0
01.09.2023	26 597,8	13 257,0	322,8	13 017,9
01.10.2023	27 234,2	13 424,0	330,7	13 479,6
01.11.2023	27 531,9	13 045,6	334,0	14 152,4
01.12.2023	27 866,9	12 886,7	328,0	14 652,1
01.01.2024	29 141,5	13 602,7	323,6	15 215,2

Table 5.2.6

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

billions of UZS

Date	Total	including:		
		demand deposits	savings deposits	time deposits
1	2	3	4	5
01.01.2022	65 710,4	27 694,5	4 919,1	33 096,7
01.02.2022	63 125,7	24 620,4	5 002,9	33 502,4
01.03.2022	61 361,2	23 974,8	3 533,4	33 853,1
01.04.2022	63 927,6	24 890,2	3 512,7	35 524,7
01.05.2022	67 097,2	26 614,8	4 301,3	36 181,1
01.06.2022	72 248,8	29 836,1	4 192,5	38 220,2
01.07.2022	73 471,6	30 551,6	4 075,3	38 844,7
01.08.2022	72 104,6	27 773,2	4 779,7	39 551,8
01.09.2022	77 502,6	29 947,6	7 079,2	40 475,8
01.10.2022	79 489,4	29 977,6	7 424,4	42 087,4
01.11.2022	80 485,9	29 526,2	8 189,4	42 770,3
01.12.2022	83 767,9	28 857,7	10 579,7	44 330,5
01.01.2023	86 625,0	31 761,4	10 581,2	44 282,4
01.02.2023	85 991,1	29 978,8	9 953,3	46 058,9
01.03.2023	85 178,3	29 920,7	9 608,9	45 648,7
01.04.2023	85 074,1	29 026,9	9 267,7	46 779,5
01.05.2023	87 646,2	28 156,4	8 843,1	50 646,7
01.06.2023	87 359,4	30 565,2	7 025,3	49 768,9
01.07.2023	84 221,1	29 520,4	5 610,8	49 089,8
01.08.2023	86 529,2	30 656,2	5 432,5	50 440,5
01.09.2023	90 378,9	31 122,1	7 389,8	51 867,0
01.10.2023	93 750,1	31 384,5	7 403,5	54 962,2
01.11.2023	93 655,6	31 452,1	5 913,5	56 289,9
01.12.2023	97 891,2	31 678,8	6 326,2	59 886,2
01.01.2024	105 864,6	34 283,5	8 093,3	63 487,8

Table 5.2.7

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

billions of UZS

Date	Total	including:		
		demand deposits	savings deposits	time deposits
1	2	3	4	5
01.01.2022	48 102,8	28 656,0	719,5	18 727,3
01.02.2022	44 126,0	25 563,5	313,5	18 248,9
01.03.2022	43 872,3	22 613,8	380,5	20 878,0
01.04.2022	45 530,3	23 107,8	455,8	21 966,6
01.05.2022	45 668,2	22 462,9	523,2	22 682,1
01.06.2022	51 608,5	29 156,0	511,3	21 941,2
01.07.2022	56 833,8	34 203,9	563,2	22 066,6
01.08.2022	66 396,8	43 996,7	688,6	21 711,5
01.09.2022	67 426,6	49 030,0	1 327,9	17 068,7
01.10.2022	67 186,1	49 232,3	1 209,4	16 744,4
01.11.2022	64 229,0	45 729,7	1 530,4	16 969,0
01.12.2022	69 369,9	50 820,3	1 509,7	17 039,9
01.01.2023	61 364,0	43 687,6	1 898,0	15 778,4
01.02.2023	59 685,7	42 651,9	1 806,1	15 227,7
01.03.2023	55 820,5	39 303,5	1 668,8	14 848,2
01.04.2023	49 480,3	32 669,9	1 666,2	15 144,2
01.05.2023	45 389,3	28 939,2	1 684,8	14 765,3
01.06.2023	42 464,0	27 156,5	1 176,8	14 130,8
01.07.2023	37 859,7	22 607,4	1 148,6	14 103,6
01.08.2023	41 810,7	26 945,2	839,9	14 025,7
01.09.2023	44 573,9	28 541,6	888,9	15 143,5
01.10.2023	43 971,4	25 395,8	1 971,9	16 603,7
01.11.2023	41 897,1	22 629,5	2 492,6	16 775,0
01.12.2023	45 212,3	26 856,6	2 513,7	15 841,9
01.01.2024	43 029,5	23 946,1	2 133,2	16 950,1

Table 5.2.8

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

Deposits by type and maturity	2023											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Weighted average interest rates on all time deposits up to 1 year</b>	<b>17,2</b>	<b>17,5</b>	<b>17,5</b>	<b>19,3</b>	<b>17,8</b>	<b>18,9</b>	<b>16,1</b>	<b>19,3</b>	<b>18,3</b>	<b>17,9</b>	<b>18,1</b>	<b>18,4</b>
<b>Weighted average interest rates on all time deposits over 1 year</b>	<b>19,7</b>	<b>19,8</b>	<b>19,3</b>	<b>19,3</b>	<b>20,2</b>	<b>20,0</b>	<b>20,5</b>	<b>20,3</b>	<b>19,6</b>	<b>20,6</b>	<b>20,7</b>	<b>20,5</b>
Weighted average interest rates on all time individual deposits	20,5	20,5	20,5	20,8	20,8	21,1	21,2	21,7	21,1	21,4	21,6	21,5
- up to 30 days	12,7	13,5	13,0	14,2	11,6	12,1	11,4	10,6	10,5	10,5	10,5	10,5
- from 31 to 90 days	16,4	16,3	16,1	16,1	16,2	16,1	16,1	24,7	22,0	21,2	20,9	16,1
- from 91 to 180 days	17,7	16,9	16,8	16,8	17,1	17,1	17,0	17,1	16,8	16,8	22,9	22,7
- from 181 to 365 days	20,5	20,5	20,8	20,9	20,8	20,7	20,6	19,7	20,6	20,7	20,7	20,7
- over 1 year	20,8	20,8	20,7	21,0	21,0	21,4	21,5	21,5	21,3	21,5	21,6	21,6
Weighted average interest rates on all time corporate deposits	16,7	16,6	16,3	17,9	17,0	17,9	17,0	17,1	16,8	17,9	17,4	17,9
- up to 30 days	15,4	15,5	16,5	17,2	18,0	8,2	8,8	14,4	15,4	16,0	17,5	16,8
- from 31 to 90 days	14,0	14,7	11,7	13,5	14,2	14,8	13,8	11,6	11,8	16,8	14,6	13,2
- from 91 to 180 days	13,6	14,2	15,6	17,8	13,5	11,5	12,2	17,7	18,4	18,4	20,4	22,7
- from 181 to 365 days	17,7	18,7	16,0	20,7	14,6	20,7	14,0	19,9	18,5	16,5	16,5	17,9
- over 1 year	17,2	16,5	16,6	17,0	17,6	17,8	18,3	17,8	16,8	18,9	18,2	18,7

Table 5.2.9

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

Deposits by type and maturity	2023											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Weighted average interest rates on all time deposits up to 1 year</b>	<b>3,3</b>	<b>3,2</b>	<b>3,4</b>	<b>2,8</b>	<b>4,0</b>	<b>3,7</b>	<b>3,8</b>	<b>3,8</b>	<b>3,5</b>	<b>4,2</b>	<b>4,1</b>	<b>2,6</b>
<b>Weighted average interest rates on all time deposits over 1 year</b>	<b>4,4</b>	<b>4,5</b>	<b>4,3</b>	<b>4,4</b>	<b>4,6</b>	<b>5,3</b>	<b>5,3</b>	<b>5,5</b>	<b>5,1</b>	<b>5,8</b>	<b>5,1</b>	<b>5,8</b>
Weighted average interest rates on all time individual deposits	4,3	4,3	4,2	4,2	4,7	5,1	5,1	5,2	4,9	5,2	4,9	5,0
- up to 30 days	5,6	1,5	1,5	1,8	6,5	1,5		2,6	1,5		1,5	
- from 31 to 90 days	3,9	3,8	3,7	3,2	3,7	3,9	3,4	4,2	3,7	2,8	5,1	4,0
- from 91 to 180 days	3,2	3,3	3,2	2,9	3,0	3,1	2,9	3,2	3,4	2,8	3,2	3,1
- from 181 to 365 days	3,7	3,6	3,6	3,9	4,2	4,6	5,0	4,1	4,1	3,7	4,0	4,4
- over 1 year	4,5	4,5	4,4	4,4	5,0	5,4	5,5	5,7	5,3	5,8	5,1	5,3
Weighted average interest rates on all time corporate deposits	3,3	3,0	3,2	3,0	4,1	4,1	4,0	5,1	4,2	5,6	4,7	5,1
- up to 30 days	1,5		3,5				0,6					
- from 31 to 90 days	2,5		1,8		3,5	3,5			4,5	3,9	4,5	0,5
- from 91 to 180 days		1,5		2,5		4,5	5,7		2,5	6,5		6,5
- from 181 to 365 days	3,5	4,6	4,5	2,5	5,5	3,5	4,9	5,5	2,9	5,0	4,8	2,5
- over 1 year	3,7	4,1	2,9	4,6	3,8	4,4	4,1	5,0	4,5	5,7	4,7	6,8



## 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>2022</b>	<b>203 126,6</b>	<b>132 662,3</b>	<b>64 324,4</b>	<b>3 049,4</b>	<b>65 288,5</b>	<b>70 464,3</b>	<b>69 804,2</b>	<b>660,2</b>	
January	9 410,0	5 839,7	3 330,6	185,3	2 323,9	3 570,3	3 549,5	20,8	
February	12 109,9	8 141,7	4 158,0	264,4	3 719,2	3 968,2	3 924,6	43,6	
March	16 320,4	11 258,9	6 143,5	243,0	4 872,3	5 061,5	5 021,5	40,0	
April	16 331,2	11 583,5	5 853,8	302,5	5 427,2	4 747,7	4 720,9	26,8	
May	16 011,5	10 077,1	5 189,4	218,2	4 669,6	5 934,4	5 883,3	51,0	
June	17 214,9	10 806,5	5 006,0	249,6	5 550,9	6 408,3	6 351,6	56,8	
July	13 973,4	9 256,9	3 945,7	182,4	5 128,7	4 716,6	4 648,6	67,9	
August	21 760,8	12 562,8	5 319,2	298,4	6 945,2	9 198,0	9 113,7	84,3	
September	18 574,0	12 982,2	6 433,4	237,4	6 311,4	5 591,8	5 504,7	87,1	
October	20 955,1	13 277,3	6 285,4	278,0	6 713,8	7 677,8	7 620,3	57,5	
November	17 282,4	12 837,7	5 640,3	289,2	6 908,2	4 444,7	4 381,3	63,4	
December	23 183,0	14 038,0	7 019,0	300,9	6 718,0	9 145,1	9 084,2	60,9	
<b>2023</b>	<b>251 401,5</b>	<b>173 498,9</b>	<b>69 353,8</b>	<b>3 910,4</b>	<b>100 234,8</b>	<b>77 902,6</b>	<b>75 830,5</b>	<b>2 072,2</b>	
January	13 344,1	9 121,8	4 253,7	161,4	4 706,7	4 222,3	4 147,8	74,5	
February	19 593,7	11 921,2	5 229,2	281,7	6 410,3	7 672,5	7 548,6	123,9	
March	20 621,4	14 824,7	6 429,5	377,1	8 018,0	5 796,7	5 649,1	147,6	
April	18 325,2	13 387,2	4 635,7	378,5	8 373,0	4 937,9	4 811,2	126,8	
May	24 576,0	16 819,7	5 970,7	394,1	10 455,0	7 756,3	7 544,9	211,4	
June	19 310,7	13 118,2	4 810,3	321,3	7 986,6	6 192,4	5 985,7	206,7	
July	20 730,8	13 904,4	4 199,7	358,8	9 345,9	6 826,3	6 646,7	179,7	
August	25 220,0	17 054,1	6 414,9	356,7	10 282,5	8 165,9	7 975,5	190,4	
September	22 192,0	16 558,1	6 715,2	339,1	9 503,8	5 634,0	5 516,2	117,8	
October	23 521,4	16 665,3	7 103,3	337,6	9 224,4	6 856,1	6 731,2	124,9	
November	18 859,3	13 668,2	4 970,7	345,2	8 352,3	5 191,1	4 996,5	194,6	
December	25 106,9	16 455,8	8 620,7	258,8	7 576,4	8 651,0	8 277,2	373,9	

Table 5.3.2

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

billions of UZS

Date	Total	of which:						
		Industry	Agriculture	Construction	Trade and catering	Transport and communication	Individuals	Others
1	2	3	4	5	6	7	8	9
<b>2022</b>	<b>203 126,6</b>	<b>60 198,7</b>	<b>15 963,9</b>	<b>7 828,5</b>	<b>30 303,7</b>	<b>7 217,8</b>	<b>65 288,5</b>	<b>16 325,5</b>
January	9 410,0	3 573,9	1 009,4	265,3	1 408,3	243,5	2 323,9	585,7
February	12 109,9	3 363,3	1 393,0	458,5	2 063,1	322,7	3 719,2	790,1
March	16 320,4	4 776,4	1 323,5	518,4	2 530,4	396,6	4 872,3	1 902,6
April	16 331,2	4 237,3	1 574,7	702,8	2 840,8	483,1	5 427,2	1 065,4
May	16 011,5	4 200,9	1 417,0	545,5	3 153,0	1 122,0	4 669,6	903,4
June	17 214,9	4 735,1	1 126,1	820,7	2 814,1	480,4	5 550,9	1 687,5
July	13 973,4	4 327,4	720,5	492,8	1 883,3	498,8	5 128,7	922,0
August	21 760,8	6 567,8	875,3	883,7	3 089,6	933,8	6 945,2	2 465,5
September	18 574,0	5 098,0	1 910,1	1 098,8	2 453,3	348,5	6 311,4	1 353,8
October	20 955,1	7 177,4	1 540,4	713,0	2 654,0	622,3	6 713,8	1 534,0
November	17 282,4	3 703,4	1 477,3	541,8	2 707,0	425,3	6 908,2	1 519,4
December	23 183,0	8 437,7	1 596,6	787,2	2 706,8	1 340,6	6 718,0	1 596,2
<b>2023</b>	<b>251 401,5</b>	<b>66 913,9</b>	<b>14 602,5</b>	<b>6 826,8</b>	<b>30 511,1</b>	<b>9 594,3</b>	<b>100 234,8</b>	<b>22 718,1</b>
January	13 344,1	3 892,6	932,8	320,0	1 531,2	739,5	4 706,7	1 221,3
February	19 593,7	6 664,8	1 223,0	366,3	2 089,5	678,5	6 410,3	2 161,3
March	20 621,4	5 337,0	1 462,1	658,7	2 443,6	709,6	8 018,0	1 992,4
April	18 325,2	3 641,7	1 012,7	568,3	2 406,0	455,6	8 373,0	1 868,0
May	24 576,0	5 495,1	1 572,5	919,4	3 653,6	611,4	10 455,0	1 869,0
June	19 310,7	4 748,7	1 032,8	604,4	2 634,8	331,6	7 986,6	1 971,9
July	20 730,8	4 626,6	803,6	520,3	2 272,5	1 081,6	9 345,9	2 080,3
August	25 220,0	6 834,8	931,0	645,7	2 774,1	1 476,1	10 282,5	2 275,9
September	22 192,0	5 363,5	1 964,5	539,1	2 324,0	917,7	9 503,8	1 579,3
October	23 521,4	7 498,7	1 551,3	834,3	2 207,2	764,2	9 224,4	1 441,4
November	18 859,3	4 043,0	851,4	417,0	2 590,4	724,6	8 352,3	1 880,6
December	25 106,9	8 767,5	1 264,9	433,3	3 584,4	1 104,0	7 576,4	2 376,6

Table 5.3.3

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

billions of UZS

Date	Total	of which:				
		For purchasing of fixed assets	For replenishing of working capital	To legal entities for new construction and renovation	To individuals for construction and acquisition of new housing	Other purposes
1	2	3	4	5	6	7
<b>2022</b>	<b>203 126,6</b>	<b>44 087,4</b>	<b>75 663,4</b>	<b>12 131,2</b>	<b>14 307,0</b>	<b>56 937,6</b>
January	9 410,0	1 499,9	4 951,5	462,7	683,9	1 812,0
February	12 109,9	2 355,6	5 171,4	665,8	1 069,8	2 847,4
March	16 320,4	3 223,3	6 849,9	1 221,1	1 075,7	3 950,4
April	16 331,2	2 932,1	6 527,4	921,6	1 313,3	4 636,8
May	16 011,5	3 563,5	6 531,9	710,5	1 063,6	4 142,0
June	17 214,9	3 616,5	6 497,6	859,7	1 314,5	4 926,7
July	13 973,4	3 122,5	4 540,6	777,2	1 089,0	4 444,2
August	21 760,8	5 766,0	6 564,4	2 012,8	1 495,2	5 922,5
September	18 574,0	3 585,2	7 029,6	1 025,1	1 204,4	5 729,6
October	20 955,1	5 704,3	6 416,8	1 248,5	1 162,3	6 423,1
November	17 282,4	2 448,5	6 616,5	1 052,5	1 200,5	5 964,3
December	23 183,0	6 270,0	7 966,0	1 173,6	1 634,9	6 138,6
<b>2023</b>	<b>251 401,5</b>	<b>47 784,9</b>	<b>80 015,2</b>	<b>5 461,6</b>	<b>16 088,4</b>	<b>102 051,4</b>
January	13 344,1	1 585,2	5 838,4	216,7	709,8	4 994,1
February	19 593,7	5 413,5	5 683,7	326,1	892,5	7 277,9
March	20 621,4	3 774,7	6 151,3	373,4	1 037,4	9 284,6
April	18 325,2	3 153,9	5 122,0	311,8	1 020,0	8 717,5
May	24 576,0	5 249,4	5 926,1	696,5	1 321,7	11 382,3
June	19 310,7	3 590,8	5 993,6	432,4	1 206,2	8 087,7
July	20 730,8	3 603,8	5 890,4	646,8	1 436,9	9 152,8
August	25 220,0	5 778,3	6 766,5	793,8	1 879,3	10 002,2
September	22 192,0	2 807,9	8 246,4	413,1	1 908,3	8 816,3
October	23 521,4	3 719,4	8 421,2	429,8	1 731,7	9 219,4
November	18 859,3	2 513,9	6 950,3	388,1	1 524,0	7 483,0
December	25 106,9	6 594,2	9 025,4	433,0	1 420,6	7 633,6

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
01.01.2022	326 385,6	163 722,9	90 670,6	3 556,0	69 496,2	162 662,7	162 365,3	297,3	
01.02.2022	324 138,9	163 801,0	90 668,0	3 528,5	69 604,6	160 337,9	160 033,1	304,8	
01.03.2022	327 179,8	165 832,6	91 274,2	3 576,2	70 982,2	161 347,1	161 010,7	336,5	
01.04.2022	340 258,7	169 955,3	93 667,5	3 528,1	72 759,8	170 303,4	169 931,5	371,9	
01.05.2022	340 254,7	173 949,1	95 056,1	3 578,6	75 314,4	166 305,6	165 935,7	369,9	
01.06.2022	345 201,4	177 913,3	96 739,2	3 564,6	77 609,6	167 288,0	166 890,4	397,6	
01.07.2022	343 572,4	177 859,1	93 819,2	3 578,9	80 461,1	165 713,2	165 287,1	426,1	
01.08.2022	346 389,6	180 407,4	93 848,2	3 539,7	83 019,5	165 982,3	165 506,0	476,2	
01.09.2022	355 489,6	185 085,6	94 459,1	3 592,3	87 034,2	170 404,0	169 865,6	538,4	
01.10.2022	362 933,3	190 620,1	96 559,5	3 608,1	90 452,5	172 313,3	171 709,1	604,2	
01.11.2022	375 296,6	195 907,5	98 158,8	3 680,3	94 068,4	179 389,1	178 748,3	640,8	
01.12.2022	382 078,1	200 428,8	98 986,6	3 743,7	97 698,5	181 649,3	180 973,9	675,4	
01.01.2023	390 048,9	204 930,7	100 174,8	3 807,1	100 948,7	185 118,3	184 411,2	707,1	
01.02.2023	391 109,2	206 377,4	100 392,7	3 751,0	102 233,7	184 731,8	183 984,2	747,6	
01.03.2023	397 637,5	210 841,6	101 830,9	3 821,4	105 189,4	186 795,8	185 958,5	837,3	
01.04.2023	408 167,2	216 751,3	103 364,7	3 964,2	109 422,5	191 415,9	190 458,3	957,6	
01.05.2023	413 400,3	222 292,4	104 235,5	4 115,9	113 941,0	191 107,9	190 065,3	1 042,6	
01.06.2023	420 469,5	228 558,8	104 221,5	4 253,5	120 083,7	191 910,7	190 707,3	1 203,4	
01.07.2023	423 772,5	230 228,1	101 929,1	4 324,7	123 974,4	193 544,4	192 172,7	1 371,7	
01.08.2023	430 227,2	234 119,3	100 998,0	4 409,6	128 711,7	196 107,9	194 596,5	1 511,4	
01.09.2023	444 722,9	240 678,4	101 894,5	4 495,7	134 288,3	204 044,4	202 339,3	1 705,1	
01.10.2023	451 610,3	247 601,0	103 896,2	4 579,1	139 125,7	204 009,3	202 243,5	1 765,8	
01.11.2023	460 490,9	253 770,1	105 670,9	4 656,6	143 442,6	206 720,8	204 885,5	1 835,3	
01.12.2023	465 493,4	255 371,0	103 934,9	4 727,2	146 708,9	210 122,4	208 147,3	1 975,1	
01.01.2024	471 405,5	259 375,0	106 060,7	4 693,0	148 621,4	212 030,5	209 743,3	2 287,2	

Table 5.3.5

**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
01.01.2022	326 385,6	33 379,4	19 715,9	13 663,6	293 006,1	144 007,0	148 999,1
01.02.2022	324 138,9	34 488,6	20 618,4	13 870,2	289 650,4	143 182,7	146 467,7
01.03.2022	327 179,8	33 972,2	20 586,9	13 385,4	293 207,5	145 245,8	147 961,8
01.04.2022	340 258,7	36 336,4	20 587,6	15 748,7	303 922,3	149 367,7	154 554,7
01.05.2022	340 254,7	36 715,8	20 802,5	15 913,2	303 538,9	153 146,5	150 392,4
01.06.2022	345 201,4	37 442,4	21 331,9	16 110,6	307 758,9	156 581,5	151 177,5
01.07.2022	343 572,4	33 747,6	17 355,0	16 392,7	309 824,7	160 504,2	149 320,6
01.08.2022	346 389,6	35 725,7	17 549,8	18 175,9	310 663,9	162 857,6	147 806,4
01.09.2022	355 489,6	38 830,9	17 935,9	20 895,0	316 658,7	167 149,7	149 508,9
01.10.2022	362 933,3	41 917,0	20 214,8	21 702,1	321 016,3	170 405,2	150 611,1
01.11.2022	375 296,6	47 376,5	22 724,9	24 651,6	327 920,1	173 182,6	154 737,4
01.12.2022	382 078,1	49 768,5	24 892,7	24 875,8	332 309,6	175 536,1	156 773,5
01.01.2023	390 048,9	51 130,0	26 392,8	24 737,2	338 918,9	178 537,9	160 381,0
01.02.2023	391 109,2	53 552,7	27 834,2	25 718,5	337 556,4	178 543,1	159 013,3
01.03.2023	397 637,5	57 237,6	29 526,2	27 711,4	340 399,9	181 315,5	159 084,4
01.04.2023	408 167,2	57 978,6	29 826,7	28 152,0	350 188,6	186 924,6	163 263,9
01.05.2023	413 400,3	58 243,0	30 277,6	27 965,4	355 157,3	192 014,8	163 142,5
01.06.2023	420 469,5	59 878,9	30 725,2	29 153,7	360 590,5	197 833,5	162 757,0
01.07.2023	423 772,5	53 815,1	27 347,9	26 467,2	369 957,4	202 880,2	167 077,2
01.08.2023	430 227,2	54 252,5	26 546,6	27 706,0	375 974,7	207 572,7	168 402,0
01.09.2023	444 722,9	54 644,0	26 230,3	28 413,7	390 078,9	214 448,1	175 630,7
01.10.2023	451 610,3	55 284,4	26 785,7	28 498,7	396 325,9	220 808,4	175 517,4
01.11.2023	460 490,9	58 234,2	29 519,4	28 714,8	402 256,7	224 250,7	178 006,0
01.12.2023	465 493,3	58 447,5	28 069,8	30 377,8	407 045,8	227 301,2	179 744,6
01.01.2024	471 405,5	61 180,0	30 081,5	31 098,4	410 225,6	229 288,4	180 937,2

Table 5.3.6

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

billions of UZS

Date	Total	of which:								
		Industry	Agriculture	Construction	Trade and public catering	Transport and communication	Development of material and technical support	Housing and community services	Individuals	Other sectors
1	2	3	4	5	6	7	8	9	10	11
01.01.2022	326 385,6	117 638,5	35 022,4	9 281,8	27 406,0	28 708,1	3 814,4	2 284,1	69 496,2	32 734,1
01.02.2022	324 138,9	115 761,2	35 210,1	9 379,6	26 818,0	27 866,5	3 588,4	2 140,5	69 604,6	33 770,2
01.03.2022	327 179,8	118 127,5	35 597,3	9 125,0	26 361,3	27 639,5	3 607,2	2 064,6	70 982,2	33 675,1
01.04.2022	340 258,7	121 874,3	37 077,5	9 275,0	28 619,8	28 522,7	3 608,2	1 742,7	72 759,8	36 778,8
01.05.2022	340 254,7	120 223,4	37 017,9	9 192,3	28 991,2	28 124,2	3 510,0	1 895,0	75 314,4	35 986,4
01.06.2022	345 201,4	121 284,2	37 684,5	9 229,6	28 872,8	27 787,9	3 469,4	1 826,0	77 609,6	37 437,4
01.07.2022	343 572,4	120 813,8	34 455,8	9 369,5	28 758,3	27 311,2	3 410,2	1 765,6	80 461,1	37 227,0
01.08.2022	346 389,6	120 542,2	34 989,4	9 364,5	28 310,2	27 228,0	3 709,6	1 852,9	83 019,5	37 373,3
01.09.2022	355 489,6	122 388,4	35 072,2	9 638,9	28 738,1	27 768,6	3 451,5	1 762,4	87 034,2	39 635,1
01.10.2022	362 933,3	121 229,4	37 228,7	10 030,1	28 603,3	27 837,8	3 446,9	1 888,1	90 452,5	42 216,6
01.11.2022	375 296,6	125 369,7	39 284,8	10 140,5	28 864,2	28 329,6	3 820,5	1 969,4	94 068,3	43 449,7
01.12.2022	382 078,1	126 471,7	40 372,3	10 100,8	29 122,2	28 449,9	3 809,6	1 835,3	97 698,5	44 217,7
01.01.2023	390 048,9	126 646,6	42 096,4	10 399,7	28 910,6	29 672,6	3 856,1	1 888,3	100 948,7	45 629,9
01.02.2023	391 109,2	125 578,7	42 994,1	10 382,7	28 639,1	29 969,8	3 916,1	1 881,6	102 233,7	45 513,3
01.03.2023	397 637,5	126 837,5	43 840,9	10 297,1	29 127,1	30 186,3	3 834,5	1 893,1	105 189,4	46 431,5
01.04.2023	408 167,2	128 646,5	45 329,0	10 431,4	29 920,8	30 681,7	4 044,9	1 916,3	109 422,5	47 774,1
01.05.2023	413 400,3	127 678,5	45 841,6	10 675,9	30 091,4	30 289,6	4 103,6	1 956,1	113 941,0	48 822,7
01.06.2023	420 469,5	126 797,4	46 260,2	10 962,7	30 532,7	30 117,1	3 992,9	1 926,6	120 083,7	49 796,2
01.07.2023	423 772,5	126 034,9	44 099,5	11 243,0	30 858,1	30 379,3	4 234,8	1 940,8	123 974,4	51 007,6
01.08.2023	430 227,2	126 548,0	43 830,2	11 462,9	31 027,0	30 805,9	4 392,7	1 889,9	128 711,7	51 559,0
01.09.2023	444 722,9	129 877,1	45 150,2	12 207,7	31 691,1	32 811,4	3 737,6	2 480,3	134 288,3	52 479,1
01.10.2023	451 610,3	130 205,1	46 507,0	12 260,9	31 554,2	33 116,7	3 693,0	2 432,0	139 125,7	52 715,6
01.11.2023	460 490,9	136 011,8	47 917,7	12 406,1	31 545,6	33 454,8	3 676,6	2 385,9	143 442,7	49 649,7
01.12.2023	465 493,4	137 150,0	47 290,5	12 529,9	31 589,9	33 819,2	3 739,5	1 787,7	146 708,9	50 877,8
01.01.2024	471 405,5	140 152,0	47 255,0	12 274,7	32 515,5	34 341,9	4 067,0	2 345,0	148 621,4	49 833,1

Table 5.3.7

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

billions of UZS

Date	Total	of which:				
		For purchasing of fixed assets	For replenishing of working capital	To legal entities for new construction and renovation	To individuals for construction and acquisition of new housing	Other purposes
1	2	3	4	5	6	7
01.01.2022	326 385,6	126 825,6	57 756,2	25 940,4	37 626,0	78 237,4
01.02.2022	324 138,9	124 618,9	58 326,2	25 665,3	37 998,2	77 530,4
01.03.2022	327 179,8	127 638,0	58 883,2	25 734,5	39 861,3	75 062,8
01.04.2022	340 258,7	133 003,1	61 884,0	26 616,3	40 830,2	77 925,1
01.05.2022	340 254,7	129 879,0	61 351,2	25 766,3	41 816,9	81 441,2
01.06.2022	345 201,4	134 969,5	61 403,3	25 810,1	40 992,1	82 026,3
01.07.2022	343 572,4	126 682,6	62 822,4	26 087,0	42 053,8	85 926,6
01.08.2022	346 389,6	125 540,0	63 970,9	26 440,1	42 877,2	87 561,3
01.09.2022	355 489,6	126 439,7	68 132,3	26 399,7	44 188,1	90 329,7
01.10.2022	362 933,3	128 128,7	69 649,4	26 211,3	45 072,2	93 871,7
01.11.2022	375 296,6	131 054,2	73 106,4	26 940,3	45 992,3	98 203,4
01.12.2022	382 078,1	131 054,2	73 106,4	26 940,3	45 992,3	104 984,9
01.01.2023	390 048,9	134 205,2	75 125,3	26 787,6	48 164,9	105 766,0
01.02.2023	391 109,2	132 746,7	75 537,7	26 397,3	48 424,0	108 003,5
01.03.2023	397 637,5	133 402,7	78 484,5	25 751,0	49 309,3	110 690,0
01.04.2023	408 167,2	135 547,9	80 233,8	25 908,5	50 267,1	116 209,8
01.05.2023	413 400,3	133 259,8	80 734,3	25 628,5	51 271,5	122 506,2
01.06.2023	420 469,5	132 623,6	82 707,9	25 119,1	52 354,5	127 664,5
01.07.2023	423 772,5	133 581,5	84 371,1	25 504,6	53 274,0	127 041,3
01.08.2023	430 227,2	134 203,7	85 794,2	25 809,3	54 392,5	130 027,6
01.09.2023	444 722,9	140 330,0	88 165,3	25 903,9	55 914,1	134 409,5
01.10.2023	451 610,3	141 695,0	88 665,8	24 038,3	57 182,3	140 028,9
01.11.2023	460 490,9	144 185,1	90 882,4	25 569,5	58 668,9	141 185,1
01.12.2023	465 493,4	144 288,3	88 726,9	25 178,5	60 246,5	147 053,1
01.01.2024	471 405,5	150 941,7	85 653,6	26 357,5	62 400,6	146 052,2

Table 5.3.8

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

Loans by type and maturity	2023											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Weighted average interest rates</b>	<b>22,2</b>	<b>22,4</b>	<b>22,6</b>	<b>22,9</b>	<b>22,8</b>	<b>22,6</b>	<b>23,0</b>	<b>22,8</b>	<b>23,0</b>	<b>22,7</b>	<b>23,8</b>	<b>24,0</b>
<i>including:</i>												
<b>Short-term loans</b>	<b>21,1</b>	<b>21,4</b>	<b>22,1</b>	<b>22,5</b>	<b>22,2</b>	<b>22,3</b>	<b>22,9</b>	<b>22,7</b>	<b>21,5</b>	<b>20,6</b>	<b>22,7</b>	<b>23,7</b>
- up to 60 days	21,9	22,2	23,1	23,1	23,5	24,4	23,9	23,2	23,0	22,6	24,5	24,8
- from 61 to 90 days	20,8	24,3	23,7	23,5	23,0	23,5	23,5	24,3	23,2	24,1	22,8	23,5
- from 91 to 180 days	20,6	22,5	23,4	22,3	22,9	23,2	23,6	24,3	24,4	24,4	24,5	24,5
- from 181 to 365 days	21,1	21,3	21,7	22,4	22,1	22,2	22,8	22,5	21,3	19,9	22,0	23,2
<b>Long-term loans</b>	<b>22,7</b>	<b>22,7</b>	<b>22,8</b>	<b>23,0</b>	<b>22,8</b>	<b>22,7</b>	<b>23,0</b>	<b>22,8</b>	<b>23,3</b>	<b>23,4</b>	<b>24,1</b>	<b>24,2</b>
- from 1 to 2 years	22,9	23,4	23,1	23,0	23,1	20,1	21,7	20,5	21,0	21,1	23,3	24,0
- from 2 to 3 years	23,6	24,5	24,1	23,9	23,5	24,0	24,0	23,4	24,0	24,6	25,0	25,1
- from 3 to 4 years	24,8	24,8	24,7	24,6	24,2	24,6	24,3	25,6	26,2	25,8	26,4	25,8
- from 4 to 5 years	23,0	23,5	23,5	23,6	23,6	24,2	24,0	23,4	24,6	25,4	26,0	27,1
- from 5 to 10 years	22,9	21,5	22,8	23,1	22,1	22,9	22,8	22,7	24,4	23,4	25,0	24,2
- over 10 years	17,5	17,7	17,9	18,0	18,4	19,1	19,2	19,8	19,1	19,4	18,7	18,1

\* - without taking into account interest rates on preferential loans and microloans.



Table 5.3.9

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

Loans by type and maturity	2023											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Weighted average interest rates</b>	<b>8,2</b>	<b>8,1</b>	<b>8,9</b>	<b>8,8</b>	<b>9,5</b>	<b>9,0</b>	<b>8,8</b>	<b>9,3</b>	<b>9,1</b>	<b>9,6</b>	<b>9,4</b>	<b>9,4</b>
<i>including:</i>												
<b>Short-term loans</b>	<b>8,3</b>	<b>8,2</b>	<b>8,7</b>	<b>8,0</b>	<b>8,9</b>	<b>9,5</b>	<b>9,1</b>	<b>9,5</b>	<b>9,7</b>	<b>10,1</b>	<b>9,6</b>	<b>10,0</b>
- up to 60 days		9,1	11,5		11,5	4,5	7,0	3,5	9,0	9,5	13,8	
- from 61 to 90 days	9,5	14,5	7,7		9,5	5,7	5,6	9,4	9,9	5,5	8,7	5,3
- from 91 to 180 days	5,9	6,7	8,8	5,5	8,8	12,3	5,6	4,7	8,8	8,3	9,3	8,2
- from 181 to 365 days	8,4	8,3	8,7	8,2	8,8	9,5	9,3	9,5	9,7	10,3	9,6	10,1
<b>Long-term loans</b>	<b>8,1</b>	<b>8,0</b>	<b>8,9</b>	<b>9,3</b>	<b>9,7</b>	<b>8,8</b>	<b>8,5</b>	<b>9,2</b>	<b>8,8</b>	<b>9,3</b>	<b>9,2</b>	<b>8,7</b>
- from 1 to 2 years	8,8	8,5	9,7	10,2	9,9	9,9	9,0	9,7	9,3	9,6	8,6	9,7
- from 2 to 3 years	8,5	9,6	8,5	9,3	8,8	8,7	10,5	11,4	11,4	9,6	10,6	10,6
- from 3 to 4 years	9,0	9,5	10,5	10,7	11,2	11,7	11,7	8,4	8,3	11,6	12,0	11,2
- from 4 to 5 years	8,4	7,4	8,0	9,8	11,7	8,9	8,4	9,3	7,9	9,9	9,7	8,4
- from 5 to 10 years	7,0	7,3	8,8	7,8	8,0	7,9	7,4	7,5	8,3	8,1	9,0	7,7
- over 10 years	5,0	5,6	4,4	5,0	6,2	6,4	6,0	6,7	6,8	7,1	7,9	7,0

\* - without taking into account 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 5.3.10

**Loans extended to individuals and SMEs for entrepreneurial purposes**

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>2022</b>	<b>507 856</b>	<b>69 770,3</b>	<b>60 811</b>	<b>57 002,9</b>	<b>24 819</b>	<b>3 673,1</b>	<b>422 226</b>	<b>9 094,4</b>
January	8 114	3 482,0	3 733	3 226,9	2 013	206,1	2 368	49,0
February	21 726	4 400,0	4 714	3 787,7	2 266	307,4	14 746	304,9
March	39 694	5 766,3	5 761	4 712,2	2 022	278,7	31 911	775,5
April	52 745	5 505,0	6 262	4 137,7	2 233	326,3	44 250	1 041,0
May	45 561	6 254,2	5 267	5 118,9	1 893	268,0	38 401	867,2
June	52 282	7 194,8	5 789	5 922,9	2 241	306,1	44 252	965,8
July	37 101	4 665,6	4 249	3 761,7	1 722	250,3	31 130	653,6
August	66 541	8 480,6	5 428	6 944,7	2 582	382,4	58 531	1 153,5
September	45 508	5 994,3	4 739	4 896,3	2 063	324,2	38 706	773,7
October	48 522	5 927,9	4 807	4 732,2	1 968	310,5	41 747	885,3
November	48 192	5 424,0	5 011	4 204,7	1 979	351,9	41 202	867,5
December	41 870	6 675,5	5 051	5 556,9	1 837	361,3	34 982	757,3
<b>2023</b>	<b>573 252</b>	<b>73 009,4</b>	<b>78 620</b>	<b>57 438,1</b>	<b>24 553</b>	<b>6 076,2</b>	<b>470 079</b>	<b>9 495,2</b>
January	9 168	4 120,7	6 126	3 847,2	1 140	235,9	1 902	37,6
February	28 971	5 154,5	8 932	4 449,9	592	291,3	19 447	413,4
March	59 811	7 354,3	6 508	5 753,1	2 337	524,9	50 966	1 076,4
April	61 500	5 104,0	6 033	3 544,1	2 311	504,3	53 156	1 055,6
May	81 004	7 321,0	5 666	5 267,9	2 545	604,6	72 793	1 448,5
June	54 695	6 489,2	4 521	5 004,2	1 585	528,0	48 589	957,0
July	48 060	5 980,9	5 304	4 682,4	1 961	497,4	40 795	801,1
August	48 837	6 201,6	6 525	4 988,4	2 039	424,2	40 273	789,1
September	40 938	7 310,9	4 778	5 804,3	2 119	817,6	34 041	689,0
October	52 383	6 651,2	7 732	5 319,2	2 113	463,1	42 538	868,9
November	45 977	5 483,1	7 551	4 206,7	2 503	552,6	35 923	723,7
December	41 908	5 838,1	8 944	4 570,6	3 308	632,4	29 656	635,1

Table 5.3.11

**Loans extended to individuals and SMEs for entrepreneurial purposes**  
(by main directions)

billions of UZS

Period	Loans extended from all sources of financing, in total	of which:					
		Extended microcredits	For the development of family entrepreneurship and handicraft	<i>of which:</i> To the households for running business	For the development of service sector	Supporting women's entrepreneurship	From foreign credit lines (million USD)
1	2	3	4	5	6	7	8
<b>2022</b>	<b>69 770,3</b>	<b>15 404,7</b>	<b>9 893,3</b>	<b>9 094,4</b>	<b>11 513,3</b>	<b>9 402,5</b>	<b>1 531,3</b>
January	3 482,0	390,4	83,9	49,0	913,9	168,5	87,7
February	4 400,0	550,6	351,9	304,9	1 021,1	511,1	117,0
March	5 766,3	1 255,8	861,8	775,5	2 203,9	729,5	134,6
April	5 505,0	1 828,5	1 101,9	1 041,0	1 366,1	1 997,5	89,7
May	6 254,2	1 452,1	918,7	867,2	972,9	747,4	84,5
June	7 194,8	1 608,0	1 089,2	965,8	755,6	841,3	235,2
July	4 665,6	1 030,7	707,3	653,6	781,0	866,0	44,4
August	8 480,6	1 693,4	1 229,4	1 153,5	785,6	1 186,1	234,0
September	5 994,3	1 237,6	863,1	773,7	792,6	882,4	151,1
October	5 927,9	1 581,1	937,4	885,3	629,7	416,8	142,1
November	5 424,0	1 446,5	919,2	867,5	712,0	607,6	144,9
December	6 675,5	1 330,1	829,5	757,3	578,9	448,2	66,1
<b>2023</b>	<b>73 009,4</b>	<b>17 270,5</b>	<b>9 864,3</b>	<b>9 495,2</b>	<b>10 134,1</b>	<b>13 313,6</b>	<b>1 150,7</b>
January	4 120,7	361,7	55,0	37,6	502,1	487,3	90,4
February	5 154,5	404,7	433,7	413,4	833,8	208,4	115,0
March	7 354,3	1 714,1	1 108,4	1 076,4	604,9	1 029,3	131,6
April	5 104,0	1 700,7	1 104,7	1 055,6	545,3	859,5	48,7
May	7 321,0	2 198,8	1 496,4	1 448,5	947,9	852,4	76,6
June	6 489,2	1 878,8	996,6	957,0	610,9	925,5	64,9
July	5 980,9	1 289,4	840,2	801,1	768,9	1 587,1	153,7
August	6 201,6	1 386,1	812,7	789,1	769,9	1 723,1	63,1
September	7 310,9	1 181,0	704,0	689,0	1 142,8	1 748,3	102,3
October	6 651,2	1 534,4	887,4	868,9	997,0	1 643,6	119,2
November	5 483,1	2 477,1	758,0	723,7	818,4	1 074,6	94,4
December	5 838,1	1 548,4	667,2	635,1	1 592,1	1 174,6	90,8

Table 5.3.12

**Loans extended to individuals and SMEs for entrepreneurial purposes**  
(by sectors)

billions of UZS

Period	Total	of which:						
		Industry	Agriculture	Construction	Trade and catering	Transport and communication	Individuals	Others
1	2	3	4	5	6	7	8	9
<b>2022</b>	<b>69 770,3</b>	<b>20 312,1</b>	<b>6 313,2</b>	<b>6 944,2</b>	<b>17 159,9</b>	<b>8 943,0</b>	<b>9 094,4</b>	<b>1 003,6</b>
January	3 482,0	1 226,9	520,2	271,6	925,4	448,7	49,0	40,1
February	4 400,0	1 180,8	581,4	402,2	1 280,4	551,5	304,9	99,0
March	5 766,3	1 519,2	388,7	757,8	1 336,6	892,6	775,5	96,0
April	5 505,0	1 220,9	569,4	549,1	1 474,5	602,9	1 041,0	47,3
May	6 254,2	2 045,1	528,9	551,8	1 415,9	726,6	867,2	118,7
June	7 194,8	1 948,8	589,2	597,8	2 110,0	831,5	965,8	151,7
July	4 665,6	1 116,3	405,3	489,6	1 142,8	701,1	653,6	156,9
August	8 480,6	3 038,7	466,7	1 190,6	1 480,2	1 087,9	1 153,5	63,0
September	5 994,3	1 620,1	647,0	592,3	1 377,0	902,1	773,7	82,1
October	5 927,9	1 845,6	520,7	446,3	1 550,2	630,1	885,3	49,8
November	5 424,0	1 471,3	382,8	450,2	1 377,2	831,5	867,5	43,5
December	6 675,5	2 078,5	713,0	645,0	1 689,8	736,4	757,3	55,5
<b>2023</b>	<b>73 009,4</b>	<b>19 423,4</b>	<b>7 879,4</b>	<b>6 439,6</b>	<b>18 905,2</b>	<b>6 465,5</b>	<b>9 495,2</b>	<b>4 401,2</b>
January	4 120,7	1 306,5	732,1	377,8	1 123,9	502,1	37,6	40,6
February	5 154,5	1 304,0	937,3	254,3	1 342,6	417,1	413,4	486,0
March	7 354,3	2 045,5	906,8	633,7	1 831,7	617,9	1 076,4	242,4
April	5 104,0	1 267,5	698,9	368,1	1 198,1	317,9	1 055,6	197,9
May	7 321,0	1 688,7	607,4	421,2	2 012,1	904,7	1 448,5	238,3
June	6 489,2	2 103,3	450,0	375,0	1 372,5	767,9	957,0	463,6
July	5 980,9	1 418,4	336,0	712,7	1 479,5	463,1	801,1	770,1
August	6 201,6	1 700,8	317,1	502,1	2 154,0	407,5	789,1	331,2
September	7 310,9	1 903,3	659,1	928,0	2 286,4	642,3	689,0	202,9
October	6 651,2	2 002,9	725,5	769,4	1 496,3	409,8	868,9	378,4
November	5 483,1	977,5	561,3	690,7	1 272,3	613,8	723,7	643,7
December	5 838,1	1 705,0	948,2	406,4	1 335,9	401,6	635,1	406,0

Table 5.3.13

## Loans extended through developing family entrepreneurship programs

billions of UZS

Period	Total		including:							
			Through the program, “Har bir oila – tadbirkor”		Through the landowners, peasant enterprises and farmers promotion fund		For the development of handicraft		Through the funds under local municipalities and employment promotion fund	
	number	amount	number	amount	number	amount	number	amount	number	amount
1	2	3	4	5	6	7	8	9	10	11
<b>2022</b>	<b>424 538</b>	<b>9 893,3</b>	<b>410 719</b>	<b>9 379,9</b>	<b>12 011</b>	<b>411,0</b>	<b>1 670</b>	<b>85,4</b>	<b>138</b>	<b>17,0</b>
January	2 602	83,9	2 466	74,4	40	2,9	74	2,7	22	3,9
February	14 440	351,9	14 241	342,6	100	5,2	87	3,1	12	1,0
March	32 108	861,8	29 348	774,3	2 670	82,8	84	3,7	6	1,0
April	44 385	1 101,9	39 755	991,7	4 560	105,6	53	2,9	17	1,8
May	38 472	918,7	37 303	878,2	1 068	35,0	92	4,6	9	0,9
June	44 521	1 089,2	43 815	1 061,1	511	17,9	180	8,9	15	1,3
July	31 398	707,3	30 981	682,1	302	19,5	113	5,6	2	0,2
August	58 937	1 229,4	58 119	1 181,8	563	33,8	243	12,6	12	1,3
September	39 039	863,1	38 404	823,2	424	29,6	207	9,7	4	0,5
October	42 049	937,4	41 226	898,9	574	25,9	242	11,8	7	0,8
November	41 313	919,2	40 616	885,8	548	23,9	136	8,0	13	1,6
December	35 274	829,5	34 445	785,9	651	28,9	159	11,8	19	2,9
<b>2023</b>	<b>472 021</b>	<b>9 864,3</b>	<b>452 449</b>	<b>9 259,8</b>	<b>19 349</b>	<b>579,5</b>	<b>150</b>	<b>8,8</b>	<b>73</b>	<b>16,2</b>
January	2 099	55,0	2 052	46,0	32	8,1	14	0,9	1	0,0
February	19 457	433,7	19 410	425,8	31	6,5	14	1,0	2	0,4
March	51 037	1 108,4	50 653	1 090,2	366	17,2	17	0,7	1	0,3
April	53 791	1 104,7	52 191	1 056,9	1 578	46,3	19	1,2	3	0,4
May	72 353	1 496,4	68 700	1 396,4	3 634	97,8	14	0,7	5	1,6
June	48 943	996,6	41 819	815,8	7 110	178,9	9	0,6	5	1,4
July	41 090	840,2	39 747	796,4	1 326	41,6	10	0,7	7	1,5
August	40 437	812,7	39 524	779,0	906	32,5	3	0,2	4	1,1
September	34 128	704,0	33 296	673,7	818	28,0	6	0,4	8	1,9
October	42 685	887,4	41 489	849,4	1 176	35,2	8	0,5	12	2,3
November	36 123	758,0	34 518	696,5	1 577	57,6	15	1,1	13	2,8
December	29 878	667,2	29 050	633,9	795	30,0	21	0,7	12	2,6

Table 5.3.14

**Loans extended by commercial banks through credit lines attracted  
under government guarantee**  
(since the beginning of the year)

millions of USD

Period	The amount of loans approved by bank credit committee*	of which, the amount of extended loans
1	2	3
<b>2022</b>		
January	226,9	12,2
February	240,9	20,1
March	258,6	32,1
April	257,4	38,4
May	298,9	69,8
June	314,5	88,7
July	314,1	93,9
August	357,3	106,0
September	405,9	150,9
October	440,2	168,1
November	465,6	189,2
December	512,6	222,1
<b>2023</b>		
January	20,6	11,7
February	69,8	52,3
March	98,4	62,8
April	156,6	95,1
May	174,0	108,2
June	202,8	130,1
July	448,6	358,4
August	457,6	366,6
September	467,0	376,5
October	638,4	411,8
November	655,1	426,4
December	681,7	448,1

\* The amount of partially financed projects (including, huge projects) in a current year approved in all previous is added.

Table 5.3.15

**Mortgage loans extended to individuals**

Period	Extended loans	
	number	amount in billions of UZS
1	2	3
<b>2022</b>	<b>70 913</b>	<b>14 371,2</b>
January	4 725	683,9
February	7 173	1 069,8
March	5 467	1 075,7
April	6 204	1 311,3
May	6 738	1 066,5
June	6 093	1 324,0
July	5 041	1 096,3
August	6 903	1 503,8
September	5 197	1 211,2
October	5 115	1 172,4
November	5 047	1 206,3
December	7 210	1 650,2
<b>2023</b>	<b>68 396</b>	<b>16 851,0</b>
January	3 628	713,3
February	5 046	1 169,1
March	5 749	1 340,7
April	5 073	1 172,7
May	5 406	1 349,7
June	4 722	1 204,2
July	5 778	1 435,5
August	7 391	1 878,8
September	7 656	1 907,6
October	7 054	1 731,9
November	5 798	1 525,6
December	5 095	1 421,9

Table 5.3.16

**Loans extended to individuals**

(by type)

billions of UZS

Period	Total	including:							
		Mortgage	Consumer loan	of which:		Microloan	Microcredit	Overdraft	Other
				Car loan	Education loan				
1	2	3	4	5	6	7	8	9	10
<b>2022</b>	<b>65 288,5</b>	<b>14 371,2</b>	<b>21 577,4</b>	<b>19 599,7</b>	<b>1 771,1</b>	<b>16 696,1</b>	<b>9 160,6</b>	<b>1 849,4</b>	<b>1 633,7</b>
January	2 323,9	683,9	617,6	605,9	7,9	738,9	51,2	181,6	50,7
February	3 719,2	1 069,8	879,2	853,2	16,3	1 209,6	304,9	187,9	67,8
March	4 872,3	1 075,7	1 447,7	1 414,3	24,6	1 263,9	777,8	216,1	91,2
April	5 427,2	1 311,3	1 533,0	1 503,0	20,8	1 185,7	1 041,3	211,4	144,6
May	4 669,6	1 066,5	1 310,5	1 289,0	13,0	1 046,9	867,7	178,4	199,6
June	5 550,9	1 324,0	1 692,2	1 669,8	8,8	1 190,6	1 009,1	166,1	168,9
July	5 128,7	1 096,3	1 714,2	1 694,8	5,8	1 382,3	652,8	152,1	131,0
August	6 945,2	1 503,8	2 032,0	1 993,9	14,4	1 927,9	1 155,5	155,2	170,7
September	6 311,4	1 211,2	2 303,2	1 821,3	459,6	1 731,6	782,1	124,4	158,9
October	6 713,8	1 172,4	2 666,0	2 014,5	620,7	1 726,8	886,1	104,6	158,0
November	6 908,2	1 206,3	2 895,8	2 522,4	340,1	1 693,9	871,2	88,6	152,4
December	6 718,0	1 650,2	2 486,0	2 217,6	239,0	1 597,8	760,9	83,1	140,0
<b>2023</b>	<b>100 234,8</b>	<b>16 851,0</b>	<b>40 148,0</b>	<b>36 557,3</b>	<b>2 819,4</b>	<b>28 749,6</b>	<b>11 379,6</b>	<b>674,4</b>	<b>2 432,2</b>
January	4 706,7	713,3	2 298,6	2 121,4	146,2	1 461,9	43,0	63,4	126,6
February	6 410,3	1 169,1	2 787,2	2 522,2	201,1	1 782,1	422,2	59,8	190,0
March	8 018,0	1 340,7	3 101,2	2 866,7	134,1	2 205,3	1 083,3	59,9	227,6
April	8 373,0	1 172,7	3 474,8	3 315,5	80,5	2 424,7	1 069,3	49,9	181,5
May	10 455,0	1 349,7	4 619,9	4 471,2	54,4	2 799,1	1 455,7	50,7	179,9
June	7 986,6	1 204,2	3 292,6	3 190,7	20,3	2 322,7	964,9	51,1	151,1
July	9 345,9	1 435,5	4 180,7	4 070,5	8,0	2 677,8	826,6	58,0	167,2
August	10 282,5	1 878,8	4 573,3	4 401,2	89,1	2 746,5	844,6	55,4	183,8
September	9 503,8	1 907,6	4 214,4	3 273,5	895,7	2 379,7	732,7	39,8	229,6
October	9 224,4	1 731,9	3 119,1	2 192,7	887,4	2 742,4	1 254,9	61,8	314,3
November	8 352,3	1 525,6	2 559,5	2 285,4	243,9	2 618,0	1 350,1	58,6	240,6
December	7 576,4	1 421,9	1 926,6	1 846,3	58,6	2 589,4	1 332,4	65,9	240,2

\* Previously published data for 2023 have been revised.



## 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>2022</b>	<b>21 186 208</b>	<b>2 853 549,2</b>	<b>38 370 324</b>	<b>1 262 224,2</b>	<b>229 465</b>	<b>2 150,7</b>	<b>70</b>	<b>28,8</b>	<b>5 136 698</b>	<b>11 206,2</b>	<b>64 922 765</b>	<b>4 129 159,0</b>
January	1 452 627	210 211,7	2 500 725	75 596,0	19 529	76,3	2	0,5	288 118	555,8	4 261 001	286 440,3
February	1 709 643	180 617,8	2 857 695	75 093,7	20 078	136,2	8	3,0	377 218	844,1	4 964 642	256 694,8
March	1 664 233	220 735,1	2 991 275	87 336,7	19 759	131,0	6	2,2	334 561	1 015,0	5 009 834	309 219,9
April	1 735 100	211 432,1	3 272 281	105 779,0	19 978	199,0	13	3,3	409 656	782,7	5 437 028	318 196,1
May	1 528 715	204 241,9	3 085 429	96 461,6	19 077	136,2	4	1,8	342 938	726,5	4 976 163	301 568,0
June	1 724 024	236 506,5	3 556 402	118 432,4	18 828	246,2	8	5,3	392 998	909,5	5 692 260	356 099,9
July	1 529 722	244 053,7	3 096 309	107 145,1	18 393	156,1	2	1,1	426 069	856,1	5 070 495	352 212,0
August	1 733 766	269 491,1	3 561 472	123 315,0	19 707	213,9	8	4,4	407 734	797,0	5 722 687	393 821,4
September	1 948 032	259 562,9	3 148 209	109 792,2	17 487	164,6	6	2,3	408 327	793,7	5 522 061	370 315,7
October	2 005 536	247 460,0	3 255 579	110 776,9	18 765	328,8	5	2,8	433 982	1 861,8	5 713 867	360 430,3
November	2 102 201	273 712,5	3 353 730	114 861,0	18 467	181,6	1	0,4	650 844	929,0	6 125 243	389 684,5
December	2 052 609	295 523,9	3 691 218	137 634,5	19 397	180,8	7	1,7	664 253	1 135,0	6 427 484	434 476,0
<b>2023</b>	<b>22 910 959</b>	<b>3 946 037</b>	<b>40 168 988</b>	<b>1 520 578</b>	<b>193 661</b>	<b>1 766</b>	<b>81</b>	<b>25</b>	<b>5 079 844</b>	<b>11 128</b>	<b>68 353 533</b>	<b>5 479 534</b>
January	1 687 403	312 752,2	2 627 119	96 307,9	16 001	117,2	2	0,4	407 276	1 205,8	4 737 801	410 383,4
February	1 832 549	266 273,2	2 955 433	101 272,5	16 512	113,7	4	1,5	516 395	1 045,4	5 320 893	368 706,2
March	1 914 899	296 427,6	3 243 867	110 766,3	17 603	175,0	8	3,3	478 366	1 081,9	5 654 743	408 454,0
April	1 796 780	283 208,2	3 075 437	111 135,7	16 193	109,9	16	5,5	349 088	799,0	5 237 514	395 258,5
May	1 954 005	347 402,3	3 248 068	127 977,3	17 116	156,0	2	0,7	433 399	827,1	5 652 590	476 363,3
June	1 748 773	333 283,7	2 912 459	128 492,9	15 357	130,9	11	2,7	376 147	565,2	5 052 747	462 475,4
July	1 823 678	394 087,1	3 099 215	128 984,6	17 755	141,9	2	0,3	388 648	809,9	5 329 298	524 023,8
August	1 811 146	346 576,5	3 373 525	147 583,1	15 998	137,6	2	0,8	381 304	751,4	5 581 975	495 049,4
September	2 078 036	323 930,3	3 252 333	133 199,0	14 435	200,7	5	1,7	394 794	712,2	5 739 603	458 043,9
October	2 101 082	325 675,8	3 627 415	139 833,6	14 915	158,6	11	2,8	383 768	1 518,0	6 127 191	467 188,8
November	2 006 307	351 909,4	4 338 031	138 523,0	17 395	183,4	7	1,5	399 901	753,9	6 761 641	491 371,2
December	2 156 301	364 511,3	4 416 086	156 502,7	14 381	140,8	11	3,5	570 758	1 058,0	7 157 537	522 216,4

Table 6.2

**Transactions effected by the Clearing system of Central bank**

billions of UZS

Period	Transaction	
	number	amount
1	2	3
<b>2022</b>	<b>86 705 972</b>	<b>58 688,6</b>
January	6 272 462	2 397,6
February	7 255 041	2 832,6
March	7 118 982	4 632,2
April	7 633 216	4 469,0
May	7 151 950	4 431,5
June	7 491 354	4 767,0
July	6 869 039	4 273,2
August	7 518 994	5 563,5
September	7 065 489	5 763,8
October	8 038 239	5 958,6
November	7 276 448	7 904,3
December	7 014 758	5 695,2
<b>2023</b>	<b>102 423 794</b>	<b>78 005,6</b>
January	6 126 179	3 899,4
February	7 533 920	4 910,5
March	8 003 148	4 803,4
April	7 893 148	4 960,7
May	8 720 217	5 944,6
June	7 777 509	5 193,0
July	8 425 372	5 452,3
August	8 863 761	8 966,5
September	8 950 251	8 167,0
October	10 372 783	6 417,1
November	9 944 141	9 057,9
December	9 813 365	10 233,3

Table 6.3

**Transactions effected by Instant payment system of Central bank**

billions of UZS

Period	Transaction	
	number	amount
1	2	3
<b>2022</b>	<b>17 615 064</b>	<b>446 401,5</b>
January	933 833	25 376,8
February	1 126 383	29 362,2
March	1 333 266	32 722,6
April	1 508 565	35 794,1
May	1 487 961	33 447,5
June	1 604 648	41 974,0
July	1 502 964	41 551,0
August	1 791 994	44 561,9
September	1 432 416	37 019,4
October	1 595 384	35 594,0
November	1 530 895	41 014,4
December	1 766 755	47 983,6
<b>2023</b>	<b>31 431 869</b>	<b>603 819,1</b>
January	1 493 011	35 732,9
February	1 907 084	36 866,4
March	2 187 884	44 783,9
April	1 832 527	38 216,9
May	2 308 264	50 640,4
June	2 225 646	45 891,7
July	2 449 156	48 233,1
August	2 925 711	54 210,4
September	2 844 386	50 894,0
October	3 190 712	59 123,5
November	4 038 620	60 952,0
December	4 028 868	78 273,9

Table 6.4

**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 (since the beginning of the year), billions of UZS
1	2	3	4	5
01.01.2022	27 105 785	433 384	12 940	111 137,0
01.02.2022	27 207 174	433 870	13 041	10 435,7
01.03.2022	27 839 307	433 986	13 156	20 541,9
01.04.2022	28 333 038	432 933	13 381	32 059,1
01.05.2022	28 752 995	432 246	13 983	44 703,2
01.06.2022	29 368 017	433 178	16 707	58 245,1
01.07.2022	29 941 910	434 395	16 830	73 650,8
01.08.2022	30 293 251	433 178	18 450	88 543,8
01.09.2022	31 200 123	432 649	18 939	105 677,1
01.10.2022	31 820 600	432 269	19 318	122 195,2
01.11.2022	32 397 483	430 450	19 706	140 103,3
01.12.2022	33 549 913	429 156	20 291	158 457,9
01.01.2023	34 195 648	434 018	20 379	177 671,0
01.02.2023	34 865 529	433 525	20 390	17 627,9
01.03.2023	35 764 877	428 838	20 596	34 227,7
01.04.2023	36 586 822	428 754	20 617	52 919,1
01.05.2023	37 491 457	428 160	16 281	70 938,1
01.06.2023	38 291 794	427 274	22 554	92 843,4
01.07.2023	38 876 801	428 205	24 205	112 858,5
01.08.2023	39 481 869	428 282	24 102	135 634,0
01.09.2023	40 230 064	429 385	23 995	159 770,9
01.10.2023	41 359 507	429 182	24 036	181 544,9
01.11.2023	42 365 657	427 767	24 107	204 726,4
01.12.2023	45 224 213	428 073	26 576	228 308,7
01.01.2024	46 205 950	429 334	26 655	254 719,1

Table 6.5

**Number of users of remote banking services**

Date	Total	Legal entities and individual entrepreneurs	Individuals
1	2	3	4
01.01.2022	20 203 384	968 580	19 234 804
01.02.2022	20 890 599	982 858	19 907 741
01.03.2022	21 541 053	995 551	20 545 502
01.04.2022	22 054 391	1 034 137	21 020 254
01.05.2022	22 512 965	1 051 539	21 461 426
01.06.2022	23 635 693	1 044 167	22 591 526
01.07.2022	24 390 196	1 051 005	23 339 191
01.08.2022	26 274 113	1 075 394	25 198 719
01.09.2022	27 301 108	1 117 288	26 183 820
01.10.2022	27 608 781	1 128 684	26 480 097
01.11.2022	28 320 365	1 139 289	27 181 076
01.12.2022	29 209 941	1 163 988	28 045 953
01.01.2023	30 000 914	1 157 045	28 843 869
01.02.2023	32 664 728	1 162 150	31 502 578
01.03.2023	32 802 542	1 205 070	31 597 472
01.04.2023	35 704 315	1 214 790	34 489 525
01.05.2023	37 019 862	1 230 997	35 788 865
01.06.2023	37 822 503	1 247 018	36 575 485
01.07.2023	38 578 295	1 241 704	37 336 591
01.08.2023	38 496 560	1 284 778	37 211 782
01.09.2023	39 033 350	1 304 284	37 729 066
01.10.2023	39 335 648	1 311 418	38 024 230
01.11.2023	39 575 598	1 325 756	38 249 842
01.12.2023	40 663 181	1 304 094	39 359 087
01.01.2024	44 099 600	1 339 609	42 759 991

Table 6.6

**List of payment system operators**

(As of January 1, 2024)

№	Name of operator	Name of payment system	Date of license given	Registered license number	Address	Web-site
1	2	3	4	5	6	7
1	“Yagona Umumrespublika Protsessing Markazi” Ltd	UZCARD	11.04.2020	1	78, A.Kodiriy street, Shaykhontokhur district, Tashkent, 100011	www.uzcard.uz
2	“Milliy Banklararo Protsessing Markazi” Ltd	HUMO	11.04.2020	2	6, Islom Karimov street, Tashkent, 100001	www.humocard.uz
3	“QULAY PUL” Ltd	UNITED FINTECH	27.11.2021	3	41, Buyuk Turon street, Mirabad district, Tashkent, 100029	www.unitedfintech.uz

Table 6.7

**List of payment organizations**

(As of January 1, 2024)

№	Name of payment organization	Trademark of payment organization	Date of license given	Registered license number	Address	Web-site
1	2	3	4	5	6	7
1	“Click” Ltd	Click	28.03.2020	1	100070, Tashkent, Yakkasaray district, Bratislava street, 11	www.click.uz
2	“BRIO GROUP” Ltd	OSON	28.03.2020	2	100084, Tashkent, Yunusabad district, Kichik halka avtomobil yoli street, 44/9	www.oston.uz
3	“INSPIRED” Ltd	Payme	04.04.2020	3	100077, Tashkent, Mirzo Ulugbek district, Chust street, 1	www.payme.uz
4	“National Innovative Payment Technologies” Ltd	PAYMO	04.04.2020	4	100066, Tashkent, Yakkasaray district, Bobur street, 1	www.paymo.uz
5	“PAYBOX” Ltd	Freedom Pay	23.04.2020	5	100015, Tashkent, Mirobod district, Nukus street, 29	www.freedompay.uz
6	“Maroqand” Ltd	UPAY	23.04.2020	6	100164, Tashkent, Mirzo Ulugbek district, Navnihol street, 86	www.upay.uz
7	“MILLIY POCHTA TO'LOVLARI” Ltd		16.05.2020	7	100000, Tashkent, Oloy street, 1	www.pochta.uz
8	“Payment Aggregation Systems” Ltd	Paysys	23.07.2020	9	100011, Tashkent, Shaykhantoxur district, Shaykhantoxur street, 126	www.paysys.uz
9	“Alif Tech” Ltd FE	alif.mobi	23.07.2020	10	100070, Tashkent, Yakkasaroy district, Sh.Rustaveli street, 12	
10	“Genesis Innovation” Ltd	QR-pay	10.09.2020	12	100011, Tashkent, Shaykhontohur district, Abdulla Qodiriy district, 78	www.igenius.uz
11	“Plum technologies” Ltd	MyUzcard	10.10.2020	13	100027, Tashkent, Shaykhontohur district, Abdulla Qodiriy district, 78	www.plumtech.uz
12	“Global solutions” Ltd FE	GlobalPay	10.10.2020	14	100031, Tashkent, Yakkasaray district, Mirobod-2, 39a	www.globalsolutions.uz

## VI. MAIN INDICATORS OF PAYMENT SYSTEM

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№	Name of payment organization	Trademark of payment organization	Date of license given	Registered license number	Address	Web-site
1	2	3	4	5	6	7
13	“AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI” Ltd	ATTO	10.10.2020	15	100070, Tashkent, Yakkasaray district, Glinka street, 25	www.atto.uz
14	“Mayasoft” Ltd	MARTA	10.10.2020	16	100125, Tashkent, Mirzo Ulugbek district, Mirzo Ulugbek street, 56	www.marta.uz
15	“Yurt Pay” Ltd		29.10.2020	18	100047, Tashkent, Mirobod district, Shahrisabz street, 36	
16	“CHOYKHONA Ltd		26.12.2020	19	100070, Tashkent, Yakkasaray district, Sh.Rustaveli street, 32A	
17	“ZPLAT” Ltd	ZPLAT	26.12.2020	20	100077, Tashkent, Yakkasaray district, Bobur street, 81/6 bld., 2 flat	www.zplat.uz
18	“CENTER FOR DIGITAL TECHNOLOGY AND INNOVATION” Ltd	A-pay	09.01.2021	21	100090, Tashkent, Yakkasaray district, A.Kahhar 9 street, 1A	www.a-pay.uz
19	“TEZPAY” Ltd		27.03.2021	22	140100, Samarqand region, Samarqand, Sattepo district, Turkiston street, 157	www.tezpay.uz
20	“PAYLOAD” Ltd JC		27.03.2021	23	100001, Tashkent, Mirzo Ulugbek district, Mirzo Ulugbek street, 59 bld., 1 flat	
21	“MULTICARD PAYMENT” Ltd		12.05.2021	26	100047, Tashkent, Yashnobod district, Sodiq Azimov street, 50	www.multicard.uz
22	“PAY-WAY” Ltd		22.05.2021	27	170100, Andijan region, Andijan, Boburshox street, 2 bld.	
23	“MULTIPAY” Ltd		21.10.2021	31	100060, Tashkent, Yashnobod district, Fargona yoli street, 23/3	
24	“Payment System Platform” Ltd		21.10.2021	32	100000, Tashkent, Mirobod district, Afrosiyob street, 14/2	
25	“Uzbek commodity exchange” JSC		27.11.2021	34	100100, Tashkent, Yakkasaray district, Bobur street, 77	www.uzex.uz



## VI. MAIN INDICATORS OF PAYMENT SYSTEM

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№	Name of payment organization	Trademark of payment organization	Date of license given	Registered license number	Address	Web-site
1	2	3	4	5	6	7
26	“UZPAYNET” Ltd	Paynet	25.12.2021	35	100021, Tashkent, Shaykhontohur district, Furkat street, 10	www.paynet.uz
27	“SOLUTIONS LAB” Ltd		29.01.2022	36	100084, Tashkent, Yunusobod district, Halqobod street, 32	www.paymart.uz
28	“NATIONAL PAY” Ltd	Milliy pay	12.02.2022	38	220803, Khorezm region, Hanka district, Madir, Ilgor mahalla	www.milliy pay.uz
29	“CS EXPRESS PAY” Ltd		12.02.2022	39	100128, Tashkent, Shaykhontohur district, Zulfiyahanim street, 12	www.payze.io
30	“OCTAGRAM” Ltd	KarmonPay	10.03.2022	40	100015, Tashkent, Mirobod district, Fidokor street, 7A	www.karmonpay.uz
31	“SOLIQ SERVIS” SUE		09.06.2022	42	100011, Tashkent, Chilanzar district, Muqimiy street, 166	
32	“LIMON PAY” Ltd		16.07.2022	43	100015, Tashkent, Mirobod district, Fidokor street, 7A	
33	“YANGI PAYMENT” Ltd		16.07.2022	44	100060, Tashkent, Mirobod district, Istiqbol street, 34	
34	“CLOUDPAYMENTS” Ltd		13.08.2022	45	100031, Tashkent, Mirobod district, Afrosiyob street, 8A	www.cloudpayments.uz
35	“BEELAB” Ltd		08.09.2022	46	100047, Tashkent, Mirobod district, Buhoro street, 1	www.beepul.beeline.uz
36	“MARKETPLACE TRADING” Ltd	Sello	19.11.2022	47	100128, Tashkent, Shaykhontohur district, Zulfiyahanim street, 12	www.sello.uz
37	“QUICK PAYMENTS SOLUTION” Ltd		24.12.2022	48	100077, Tashkent, Mirzo Ulugbek district, Sayram street-7, 92	
38	“TAD INDUSTRIES” Ltd		24.12.2022	49	100077, Tashkent, Mirzo Ulugbek district, Buz street-2, 4	
39	“DEVHUB” Ltd		24.12.2022	50	100093, Tashkent, Yunusobod district, Akhmad Donish street, 28	

## VI. MAIN INDICATORS OF PAYMENT SYSTEM

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№	Name of payment organization	Trademark of payment organization	Date of license given	Registered license number	Address	Web-site
1	2	3	4	5	6	7
40	“RAQAMLI BIZNES AGREGATOR” Ltd		26.01.2022	51	100000, Tashkent, Mirzo Ulugbek district, Mustakillik shoh street, 59	
41	“CROSS PAY” Ltd		18.02.2023	52	100021, Tashkent, Shaykhontohur district, Navoiy street, 25A	
42	“PARAPAY” Ltd		04.04.2023	53	100084, Tashkent, Yunusobod district, Shivli 1-tor street, 16	
43	“SMART MARKETPLACE” Ltd		04.04.2023	54	100084, Tashkent, Yunusobod district, Amir Temur shox street, 107B	
44	“FUTURE OPEN TECHNOLOGY GROUP” Ltd		04.04.2023	55	100031, Tashkent, Mirobod district, Afrosiyob street, 8a	
45	“IT UNISOFT GROUP” Ltd		04.04.2023	56	Tashkent, Shaykhontohur district, Qoratosh street-12, 10	
46	“EMIT-SOLUTION” Ltd		04.04.2023	57	100011, Tashkent, Mirzo Ulugbek district, Oltin tepa street, 159	
47	“DAVLAT AXBOROT TIZIMLARINI YARATISH VA QO‘LLAB-QUVATLASH BO‘YICHA YAGONA INTEGRATOR-UZINFOCOM” Ltd		04.04.2023	58	100011, Tashkent, Shaykhontohur district, A.Navoiy street, 28B	
48	“ALTAPAY” Ltd		20.05.2023	59	100015, Tashkent, Mirobod district, Oybek street, 26	
49	“UNITED PAYMENT SOLUTION” Ltd		12.08.2023	60	100146, Tashkent, Mirobod district, Turkiston street, 12A	

Table 6.8

**List of electronic money systems**

(As of January 1, 2024)

№	Name of electronic money system	Name of operator	Name of issuer	Date of starting operations of electronic money issuers
1	2	3	4	5
1	OSON	“BRIO GROUP” Ltd	JSCB “Aloqabank”	11.10.2022
2	E-CARD	“INSPIRED” Ltd	JSCB “Universal Bank”	21.08.2020
3	CLICK	“CLICK” Ltd	JSCB "Agrobank"	21.08.2020
4	alif.mobi	“ALIF TECH” Ltd	JSCB “Aloqabank”	02.11.2020
5	A-pay	“CENTER FOR DIGITAL TECHNOLOGY AND INNOVATION” Ltd	JSC “Uzum bank”	01.07.2022
6	1HLSW	“Genesis Innovation” Ltd	JSCB “Aloqabank”	17.11.2021
7	GlobalPay	“Global Solutions” Ltd	JSCB “Aloqabank”	17.11.2021
8	PayWay	“Payway” Ltd	JSC “Uzum bank”	29.07.2022
9	Apelsin	JSC “Uzum bank”	JSC “Uzum bank”	29.07.2022
10	ExMoney	“Uzbek Republican Commodity Exchange” JSC	PJSB “Trustbank”	30.08.2022
11	UZUM NASIYA	“SOLUTIONS LAB” JSC	JSC “Uzum bank”	17.02.2023
12	UCOIN	JSCB “Universal Bank”	JSCB “Universal Bank”	17.02.2023
13	PAYNET WALLET	“UZPAYNET” Ltd	JSC “People's Bank”	18.07.2023

## VII. SUMMARY METHODOLOGY

### Section I. Macroeconomic indicators

#### Table 1.1. GDP and its structure

This table is calculated by the Agency of Statistics based on a production method.

**Gross Domestic Product (GDP)** – monetary value of all finished goods and services produced during a particular period in a country.

#### Table 1.2. Consumer Price Index (CPI)

**Consumer Price Index (CPI)** – an indicator of the change in the general level of prices for goods and services purchased by the population for consumption. The CPI is calculated as the ratio to the cost of fixed set of goods and services in the prices of the current period to its value in the prices of the previous (basic) period.

#### Table 1.3. Inflation expectations of individuals and entrepreneurs

**Inflation expectation** – assumptions on inflation made by individuals and entrepreneurs for the upcoming period. Manufacturers and consumers, vendors and buyers define future investment, credit, financial and pricing policies, assesses income, expenses and estimated profit based on inflation expectations.

Inflation expectation is determined on inquiries conducted with individuals and entrepreneurs.

#### Table 1.4. 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 Agency of Statistics, 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 Agency of Statistics, 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 1.5. 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 1.6. 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 1.4.

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.

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 the IMF's Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG, 2016).

### Table 2.1. Central bank survey

Central bank survey is compiled on a monthly basis by using the balance accounts of the Central bank of Republic of Uzbekistan. Central bank survey contains the following main components as follows.

**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** - gold that meets international standards held by Central bank as a reserve asset.

**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 SDRs holdings and reserve position in the IMF.

**Liabilities to nonresidents** are attracted deposits and loans of the Central bank from nonresidents, including interest accrued on them as well as SDRs allocations.

**Claims on other depository corporations** are loans extended by the Central bank to commercial banks and funds in deposit and correspondent accounts opened in commercial banks.

**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.

**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** – loans extended by the Central bank to other financial corporations and interest accrued on them, advance payments made by the Central bank to 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** – loans extended by the Central bank to state and local government and interest accrued on them, advance payments made by the Central bank to state and local government, and other financial claims.

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

**Claims on private sector** – loans extended by the Central bank to private sector (other nonfinancial corporations, households and others) and interest accrued on them, advance payments made by the Central bank to private sector as well as securities issued by private sector owned by the Central bank and other financial claims.

**Monetary base** includes currency outside of the Central bank, liabilities of the Central bank to other depository corporations and other sectors.

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

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

**Required reserves** – funds of commercial banks in the account for required reserves in the Central bank.

**Funds in correspondent accounts** illustrates funds in the correspondent accounts of commercial banks in the Central bank.

**Liabilities to other sectors** – deposits of other sectors in the Central bank that are included in broad money.

**Other liabilities to other depository corporations** – deposits of commercial banks in the Central bank that are not included in monetary base and Central bank bonds owned by other depository corporations.

**Deposits and securities other than shares excluded from monetary base** – illustrates deposits of other sectors 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 sectors 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 (commercial banks) survey is compiled monthly on the base of consolidated balance sheet of commercial banks. Other depository corporations survey contains the following main components as follows.

**Net foreign assets** represent the difference between all foreign assets (claims on nonresidents) and all foreign liabilities (liabilities to nonresidents) of commercial banks.

**Claims on nonresidents** are commercial banks' foreign currency holdings in cash, funds on correspondent accounts, deposits and interest accrued on them as well as loans, investments and advance payments to nonresidents.

**Liabilities to nonresidents** are deposits and loans as well as interest accrued on them and subordinated debts attracted by commercial banks 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 commercial banks.

**Reserve deposits and securities other than shares** – funds of commercial banks on correspondent and the required reserves accounts in the Central bank as well as funds in other deposit accounts that are not included in monetary base.

**Other claims on Central bank** – bonds of the Central bank owned by commercial banks that are not included in monetary base.

**Net claims on central government** – the difference between claims and liabilities of commercial banks to central government.

**Claims on central government** include loans extended by commercial banks to central government and interest accrued on them as well as securities issued by Central government and owned by commercial banks.

**Liabilities to central government** – loans of central government to commercial banks, funds of central government on transferable, savings, time and other deposit, held at commercial banks as well as interest accrued on them.

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

**Claims on other financial corporations** – loans extended by commercial banks to other financial corporations and interest accrued on them, advance payments made by commercial banks to other financial corporations as well as securities issued by other financial corporations owned by commercial banks and other financial claims.

**Claims on state and local government** – loans extended by commercial banks to state and local government and interest accrued on them, advance payments made by commercial banks to state and local government, and other financial claims.

**Claims on public nonfinancial corporations** – are loans extended by commercial banks to public nonfinancial corporations and interest accrued on them, advance payments made by commercial banks to public financial corporations as well as securities issued by public nonfinancial corporations owned by commercial banks and other financial claims.

**Claims on private sector** – loans extended by commercial banks to private sector (other nonfinancial corporations, households and others) and interest accrued on them, advance payments made by commercial banks to private sector as well as securities issued by private sector owned by commercial banks and other financial claims.

**Liabilities to Central bank** – loans of Central bank to commercial banks as well as funds of Central bank on correspondent accounts and deposits in commercial banks.

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

**Securities other than shares included in broad money** - saving and time deposit certificates issued by commercial banks 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 commercial banks.

**Securities other than shares excluded from broad money** – bonds issued by commercial banks owned by other sectors.

**Loans** – credit funds and interest accrued on them attracted by the commercial banks 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, added and reserve capital, devaluation reserves, and retained earnings of commercial banks.

**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 commercial banks and aggregation of their operations with other sectors of the economy and nonresidents. Depository corporations survey is compiled monthly and contains the following main components as follows.

**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 to nonresidents. Indicator includes SDRs holdings and reserve position in the IMF.

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

**Domestic claims** – the sum of the net claims of depository corporations on central government and claims on 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 extended 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 extended by central government to depository corporations, funds of central government on deposit accounts in depository corporations, and interest accrued on them.

**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** – loans extended by depository corporations to other financial corporations and interest accrued on them, advance payments made by the Central bank to other financial corporations as well as securities issued by other financial corporations owned by depository corporations and other financial claims.

**Claims on state and local government** – loans extended by depository corporations to state and local government and interest accrued on them, advance payments made by depository corporations to state and local government, and other financial claims.

**Claims on public nonfinancial corporations** – are loans extended by depository corporations to public nonfinancial corporations and interest accrued on them, advance payments made by depository corporations to public financial corporations as well as securities issued by public nonfinancial corporations owned by depository corporations and other financial claims.

**Claims on private sector** – loans extended by depository corporations to private sector (other nonfinancial corporations, households and others) and interest accrued on them, advance payments made by depository corporations to private sector as well as securities issued by private sector owned by depository corporations and other financial claims.

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

**Currency outside depository corporations** include cash issued by the Central bank with the exception of cash in national currency 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 time 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, savings and time deposits of state and local government held in depository corporations.

**Securities other than shares excluded from broad money** – bonds issued by depository corporations owned by other sectors.

**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.

**Shares and other equity** include authorized, added 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 monthly on the base of balance sheets of the Central bank and consolidated balance sheets Other depository corporations (commercial banks). Monetary aggregates contain the following main components as follows.

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

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

**Narrow money (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 in national currency** – demand deposits in national currency of other financial corporations, public nonfinancial corporations, and private sector (other nonfinancial corporations, households and others) in depository corporations as well as interest accrued on them.

**Other deposits in national currency** – savings, time and other deposits in national currency of other financial corporations, public nonfinancial corporations, and private sector in depository corporations as well as interest accrued on them.

**Foreign currency deposits** – transferable deposits, savings, time and other deposits in foreign currency of other financial corporations, public nonfinancial corporations and private sector in depository corporations 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. 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 3.3. 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 3.4. Bonds issued by Central bank and placed between commercial banks

The bonds of the Central Bank of the Republic of Uzbekistan must be placed between commercial banks in order to increase the liquidity of the banking system and the percentage of monetary policy. These bonds are issued for the maturity of one year in accordance with the Regulation “On the procedure for the issue and conversion of bonds of the Central Bank of the Republic of Uzbekistan” (registration number 3080, dated October 25, 2018).

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

**Bonds of Central bank** – securities issued by Central bank electronically to owners to earn income in accordance with the established procedure.

**Coupon period** – the period specified by Central Bank to pay interest income to bond owner.

**Trade system** – automated electronic system of the currency exchange to organize e-commerce on bonds, taking into account the bonds and the implementation of customs and settlements on concludes.

**Dealer** – operations of commercial banks related to bonds based on a general agreement with the Central bank and foreign exchange.

**Auctions** – trade organized by Central bank to place bonds between commercial banks.

#### Tables 3.5-3.6 Results of the Central bank deposit, swap, REPO auctions and overnight deposit

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.

**Overnight deposit** – operations, established by Central bank, carried out in the lower borders of the corridor and for the period of one day to prevent sharp vibration of interest rates in financial market and to attract liquidity of commercial banks to the Central bank.

### **Table 3.7. Exchange rates of foreign currencies against UZS**

Official exchange rates of foreign currencies to Uzbek sum (UZS) are published daily 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.

#### Table 4.1.2. Interbank repo agreements in national currency

Repo agreements in national currency are carried out 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 June 18, 2008).

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.

Repo agreements in interbank money market are carried out through an integrated electronic trading platform.

This table shows the dynamics of the total volume of repo agreements concluded by commercial banks on interbank money market and their weighted average interest rates.

### 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.

This table reflects dynamics of foreign currency bought and sold by commercial banks 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 foreign currency operations, as well as in context of currencies conducted by commercial banks with individuals and individual entrepreneurs.

## 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 centers (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. 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 5.1.4. 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 5.1.5. Income and expense of banking sector**

This table reflects the dynamics of income and expenses of banking system.

**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 5.1.6. Profitability indicators of banking sector**

This table reflects the dynamics of profitability indicators of banking system, including the profitability ratio of assets and capital.

For other indicators reflected in present table, see methodological comments to table 5.1.5.

#### **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 5.1.4–5.1.5.

#### **Table 5.1.8. Non-performing loans of commercial banks (NPL)**

This table reflects the dynamics of non-performing loans of commercial banks by all banks namely banks with state ownership and banks without state ownership.

For other indicators reflected in present table, see methodological comments to table 5.1.7.

#### **Table 5.1.9. 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.

For other indicators reflected in present table, see methodological comment to table 5.1.2.

### Table 5.1.10. 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 1.4.

**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 5.1.9.

**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.

#### **Table 5.1.11. 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 5.1.5.

#### **Table 5.1.12. Commercial banks grouped by capital size**

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 5.1.10.

#### **Table 5.1.13. Consolidated balance of microfinance 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 micro lease, 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 micro lease, 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, micro lease)).

**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 5.1.14. Main performance indicators of microfinance organizations (MFO) 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 5.1.13.

**Table 5.1.15. Microfinance organizations (MFO) grouped by capital size**

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 5.1.13.

**Table 5.1.16. 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 5.1.13.

**Table 5.1.17. 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 5.1.13.

**Table 5.1.18. Pawnshops grouped by capital size**

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 5.1.13.

**5.2. Borrowings**

**Tables 5.2.1–5.2.7**

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.

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 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 5.2.8–5.2.9**

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 5.3.1–5.3.7**

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.

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

#### **Tables 5.3.8–5.3.9**

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

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 5.3.10–5.3.12**

These tables reflect the dynamics of the number and amount of loans extended by commercial banks for financial support of individuals and small & middle businesses, split by borrowers, main directions and sectors.

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

#### **Table 5.3.13. Loans extended through developing family entrepreneurship programs**

This table reflects the dynamics of the number and amount of loans extended through developing family entrepreneurship programs, split by directions.

This table is compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

#### **Table 5.3.14. Loans extended by commercial banks through credit lines attracted under government guarantee**

This table reflects the total volume of loans extended by commercial banks through credit lines attracted under government guarantee.

This table is compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

#### **Table 5.3.15. Mortgage loans extended to individuals**

This table reflects the dynamics of the number and amount of mortgage loans extended by commercial banks to individuals.

This table is compiled on the base of reports provided by commercial banks operating in the Republic of Uzbekistan.

#### **Table 5.3.16. Loans extended to individuals**

These tables reflect the dynamics of the amount and types of loans extended by commercial banks to individuals.

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**

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 serve these correspondent accounts.

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

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. Transactions effected by Instant payment system of Central bank**

This table reflects the dynamics of the number and amount of transactions effected by Instant payment system of Central bank.

Interbank settlements effected by **Instant payment system** online non-stop (without day-offs), 24/7.

### **Table 6.4. 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 6.5. 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 cash flow and balance in bank account via SMS-notification).

### **Table 6.6. List of payment system operators**

This table reflects the list of payment system operators having a license issued by the Central bank.

**Payment system operator** – a legal entity, ensures the operation of payment system in the Republic of Uzbekistan.

### **Table 6.7. List of payment organizations**

This table reflects the list of payment organizations having a license issued by the Central bank.

**Payment organization** – a legal entity, not classified as a bank, having a right to act in providing payment services.

### **Table 6.8. List of electronic money systems**

This table reflects the list of electronic money system operators and issuers having a license issued by the Central bank.

**Electronic money** – unconditional and irrevocable monetary obligations of the issuer of electronic money, stored in electronic form and accepted as a means of payment in the electronic money system.

**Electronic money system operator** – a bank or other legal entity, having an appropriate license, ensures the operation of the electronic money system.

Central bank and banks are **the issuers of electronic money**