



THE CENTRAL BANK OF THE REPUBLIC OF UZBEKISTAN

STATISTICAL BULLETIN

First half of 2022



CONTENTS

Graphs and diagrams.....	8
I. MACROECONOMIC INDICATORS	
1.1. GDP and its structure	13
1.2. Consumer Price Index (CPI)	14
1.3. Inflation expectations of individuals and entrepreneurs	15
1.4. Balance of payments of the Republic of Uzbekistan (analytic representation).....	16
1.5. International investment position of the Republic of Uzbekistan (end of period)	18
1.6. Gross external debt of the Republic of Uzbekistan	20
1.7. International reserves of the Republic of Uzbekistan.....	23
II. MONETARY INDICATORS	
2.1. Central bank survey.....	25
2.2. Other depository corporations (commercial banks) survey.....	27
2.3. Depository corporations (banking system) survey	29
2.4. Monetary aggregates	31
III. MAIN INDICATORS AND INSTRUMENTS OF THE CENTRAL BANK MONETARY POLICY	
3.1. Policy rate.....	32
3.2. Required reserve ratios (till May 31, 2018).....	33
3.3. Required reserve ratios (from June 1 to September 30, 2018)	34
3.4. Required reserve ratios (from October 1, 2018 to June 30, 2019)	35
3.5. Required reserve ratios (from July 1, 2019 to August 4, 2021)	36
3.6. Balance of the required reserves (from August 5, 2021).....	37
3.7. Balance of the required reserves.....	38
3.8. Bonds issued by Central bank and placed between commercial banks.....	39
3.9. Results of the Central bank deposit auctions.....	40
3.10. Overnight deposits placed by commercial banks to Central bank.....	42
3.11. Exchange rates of foreign currencies against UZS (monthly average)	43
IV. FINANCIAL MARKETS	
4.1. Interbank money market	
4.1.1. Interbank deposit operations in national currency.....	44
4.2. Foreign exchange market	
4.2.1. Trades at the Uzbekistan republican currency exchange	45
4.2.2. Foreign currency purchased by commercial banks from individuals	46
4.2.3. Foreign currency sold to individuals by commercial banks	47

4.2.4.	Foreign currency purchase and sale transactions of commercial banks with individuals (by currencies).....	48
--------	--	----

V. CREDIT INSTITUTIONS PERFORMANCE

5.1.	General information	
5.1.1.	Number and structure of credit institutions	49
5.1.2.	Main indicators of commercial banks performance	50
5.1.3.	Banking system indicators to GDP ratio	51
5.1.4.	Capital adequacy of banking sector.....	52
5.1.5.	Liquidity dynamics of banking sector	53
5.1.6.	Income and expense of banking sector (since the beginning of the year)	54
5.1.7.	Profitability indicators of banking sector	55
5.1.8.	Financial Soundness Indicators of banking system in 2022 (end of period).....	56
5.1.9.	Non-performing loans of commercial banks (NPL).....	59
5.1.10.	Comparative indicators of banking system	60
5.1.11.	Consolidated balance of commercial banks	62
5.1.12.	Main performance indicators of commercial banks grouped by asset size (as of July 1, 2022).....	63
5.1.13.	Commercial banks grouped by capital size	64
5.1.14.	Consolidated balance of microcredit organizations	65
5.1.15.	Main performance indicators of microcredit organizations (MCO) grouped by asset size (as of July 1, 2022)	66
5.1.16.	Microcredit organizations (MCO) grouped by capital size	67
5.1.17.	Consolidated balance of pawnshops.....	68
5.1.18.	Main performance indicators of pawnshops grouped by asset size (as of July 1, 2022).....	69
5.1.19.	Pawnshops grouped by capital size	70
5.2.	Borrowings	
5.2.1.	Deposits attracted by commercial banks	71
5.2.2.	Deposits attracted by commercial banks (by type and maturity)	72
5.2.3.	Balance of deposits in commercial banks	73
5.2.4.	Balance of deposits in commercial banks (by type and maturity).....	74
5.2.5.	Deposits attracted by commercial banks from individuals in national currency (by type and maturity).....	75
5.2.6.	Deposits attracted by commercial banks from individuals in foreign currency (by type and maturity)	76

5.2.7.	Balance of national currency deposits of individuals in commercial banks (by type and maturity)	77
5.2.8.	Balance of foreign currency deposits of individuals in commercial banks (by type and maturity)	78
5.2.9.	Deposits attracted by commercial banks from legal entities in national currency (by type and maturity)	79
5.2.10.	Deposits attracted by commercial banks from legal entities in foreign currency (by type and maturity)	80
5.2.11.	Balance of national currency deposits of legal entities in commercial banks (by type and maturity)	81
5.2.12.	Balance of foreign currency deposits of legal entities in commercial banks (by type and maturity)	82
5.2.13.	Bank interest rates on national currency deposits (weighted average interest rates, annual)	83
5.2.14.	Bank interest rates on foreign currency deposits (weighted average interest rates, annual)	84
5.3.	Lending	
5.3.1.	Loans extended by commercial banks (by client category)	85
5.3.2.	Loans extended by commercial banks (by sectors)	86
5.3.3.	Loans extended by commercial banks (by purposes)	87
5.3.4.	Outstanding loans of commercial banks (by client category)	88
5.3.5.	Outstanding loans of commercial banks (by maturity)	89
5.3.6.	Outstanding loans of commercial banks (by sectors)	90
5.3.7.	Outstanding loans of commercial banks (by purposes)	91
5.3.8.	Bank interest rates on national currency loans (weighted average interest rates, annual)	92
5.3.9.	Preferential interest rates on national currency loans (weighted average interest rates, annual)	93
5.3.10.	Bank interest rates on foreign currency loans (weighted average interest rates, annual)	94
5.3.11.	Loans extended to individuals and small businesses for entrepreneurial purposes	95
5.3.12.	Loans extended to individuals and small businesses for entrepreneurial purposes (by main directions)	96
5.3.13.	Loans extended to individuals and small businesses for entrepreneurial purposes (by sectors)	97
5.3.14.	Loans extended through developing family entrepreneurship programs	98
5.3.15.	Loans extended by commercial banks through credit lines attracted under government guarantee	99
5.3.16.	Mortgage loans extended to individuals	100

5.3.17. Loans extended to individuals (by type)	101
---	-----

VI. MAIN INDICATORS OF PAYMENT SYSTEM

6.1. Payments through the Interbank payment system	102
6.2. Transactions effected by the Clearing system of Central bank	103
6.3. Transactions effected by Instant payment system of Central bank	104
6.4. Number of bank cards, POS-terminals, ATMs, self-service kiosks and transactions through POS-terminals	105
6.5. Number of users of remote banking services	106
6.6. List of payment system operators	107
6.7. List of payment organizations	108
6.8. List of electronic money systems	111

VII. SUMMARY METHODOLOGY	112
---------------------------------------	-----

Symbols and notes:

“ ” – indicator is equal to nil;

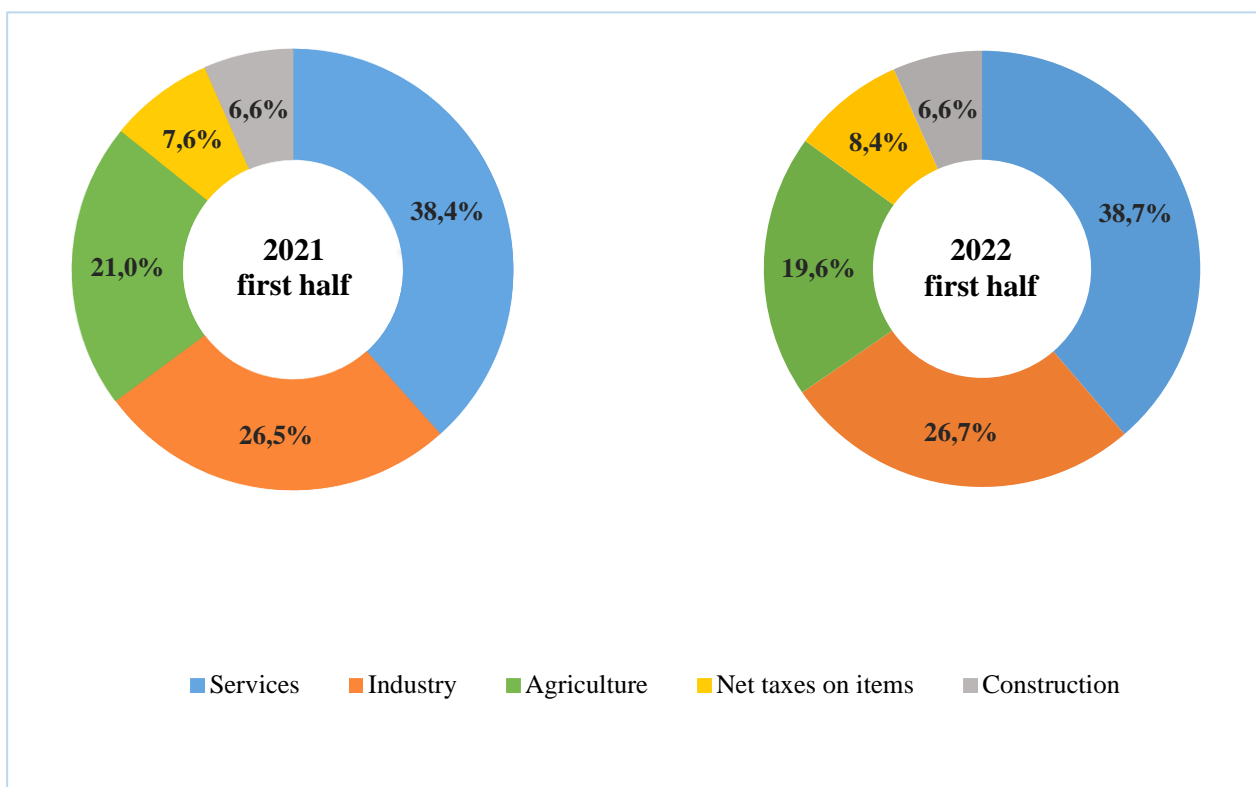
“0,0” – non-significant volume;

“x” – data are not published.

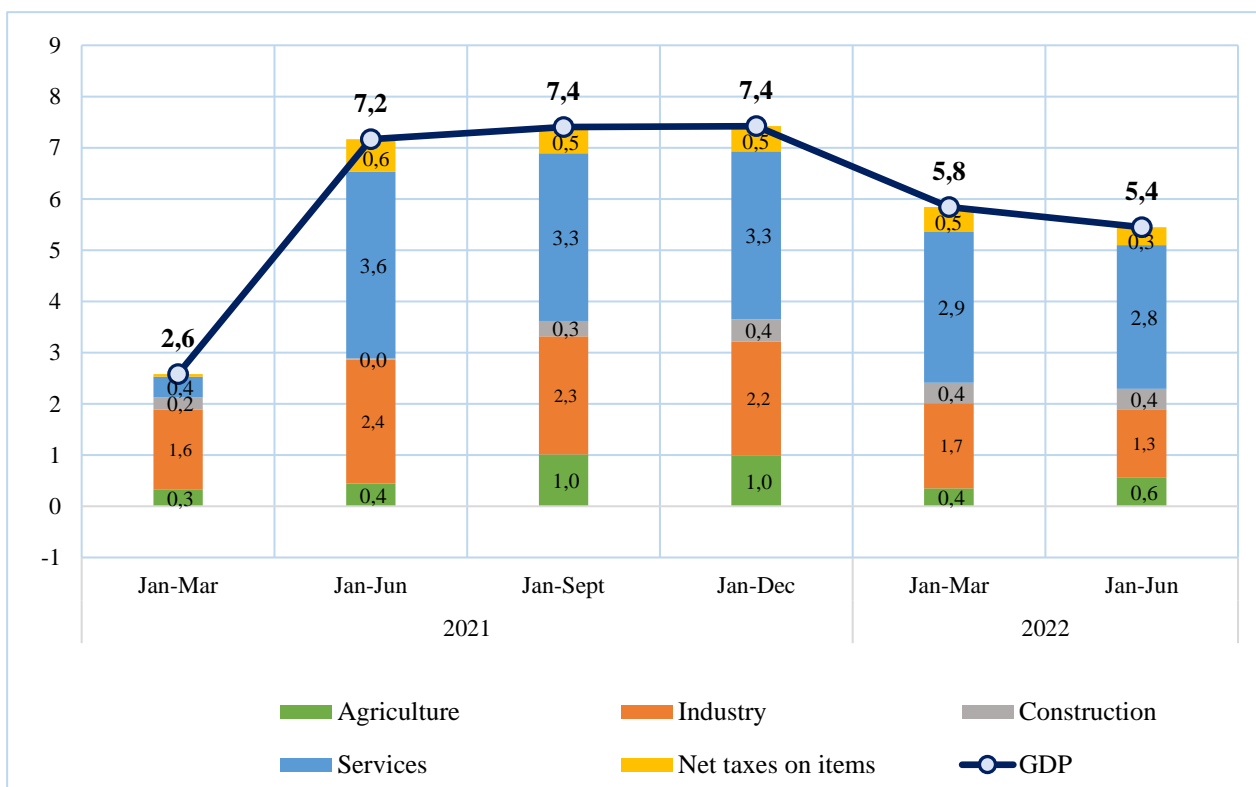
In some cases minor discrepancies between totals and sums of items are due to rounding.

“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*

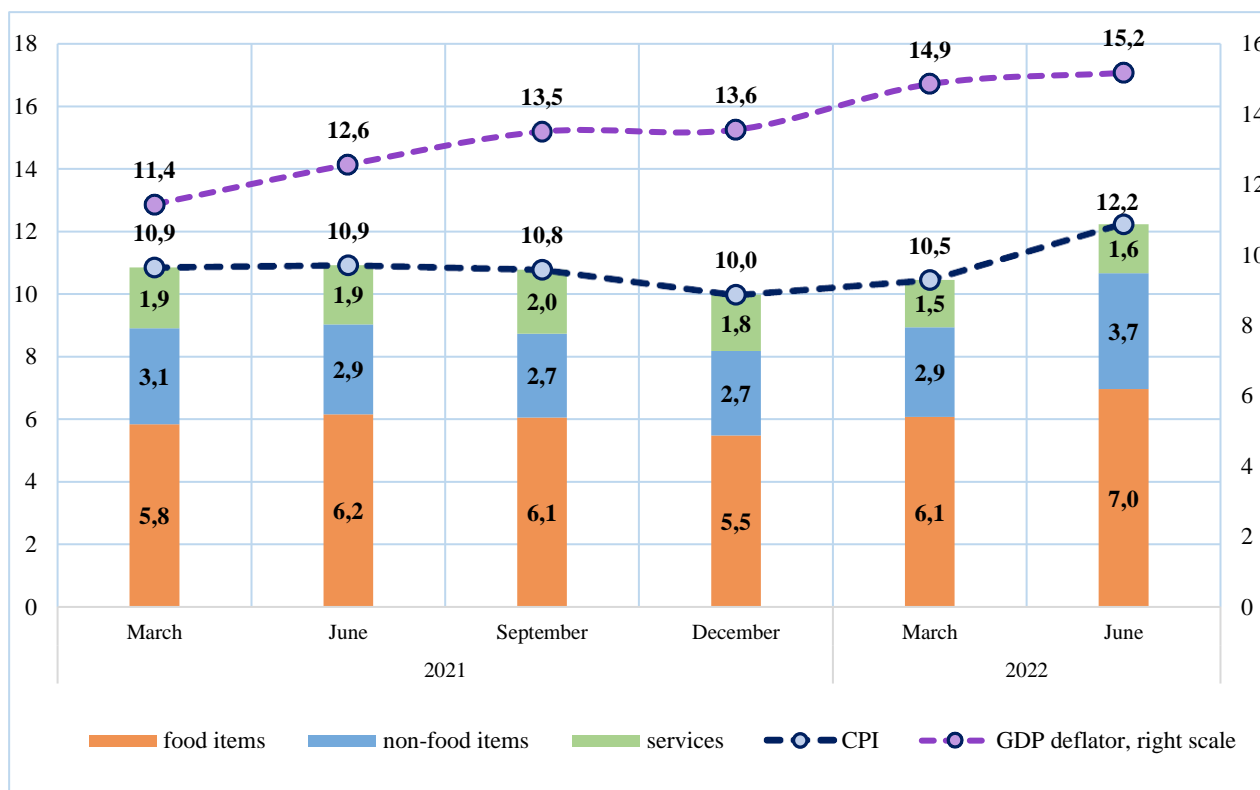


Structural changes of GDP*
(real growth compared to previous year, in percentages)

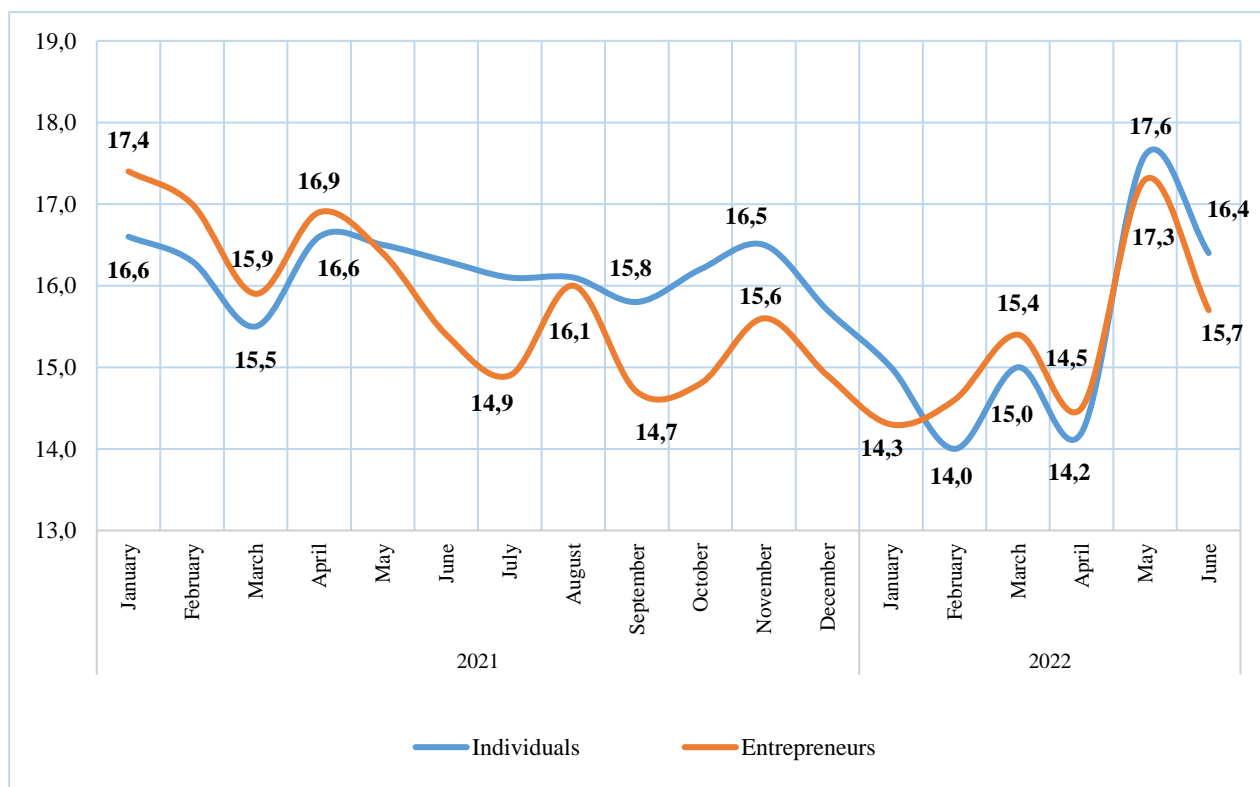


* According to preliminary information of the State Committee of the Republic of Uzbekistan on Statistics

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

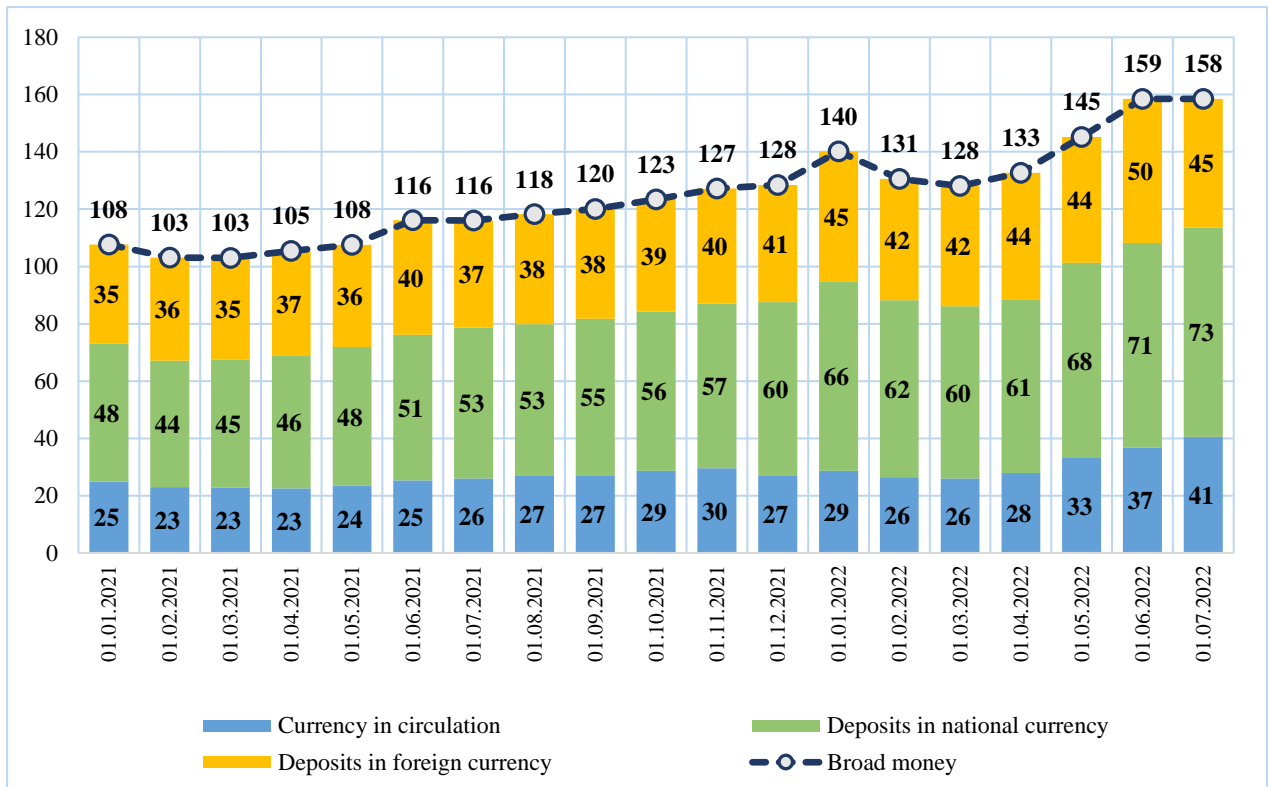


Inflation expectations of individuals and entrepreneurs
(annually, in percentages)

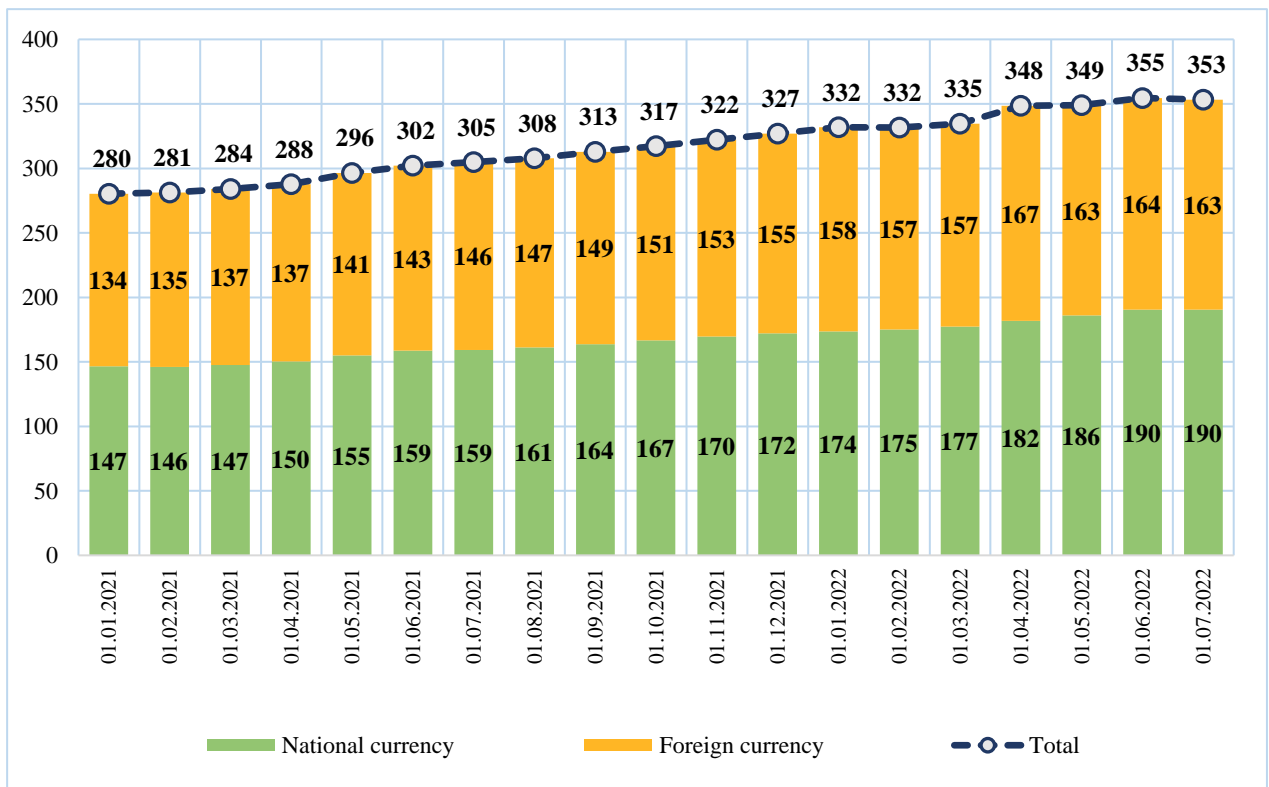


* According to preliminary information of the State Committee of the Republic of Uzbekistan on Statistics

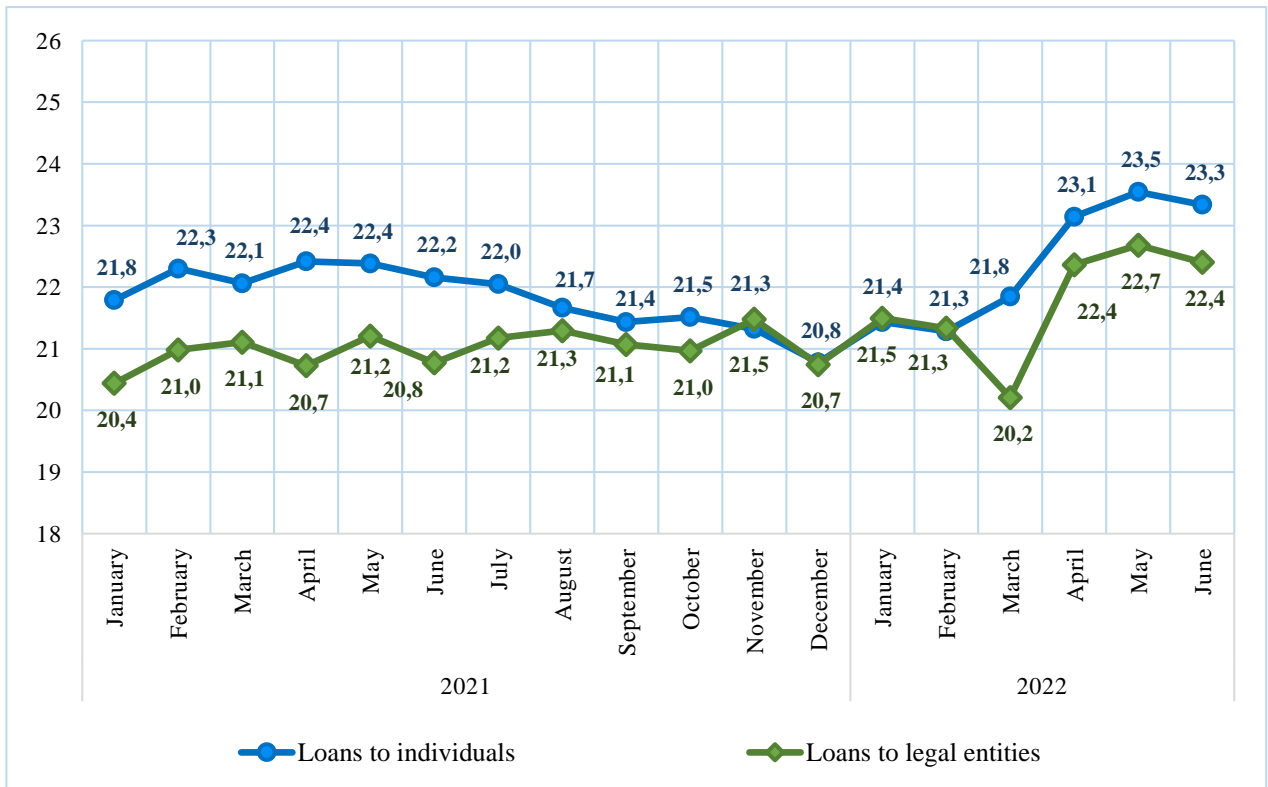
Structure and dynamics of Broad money (trillions of UZS)



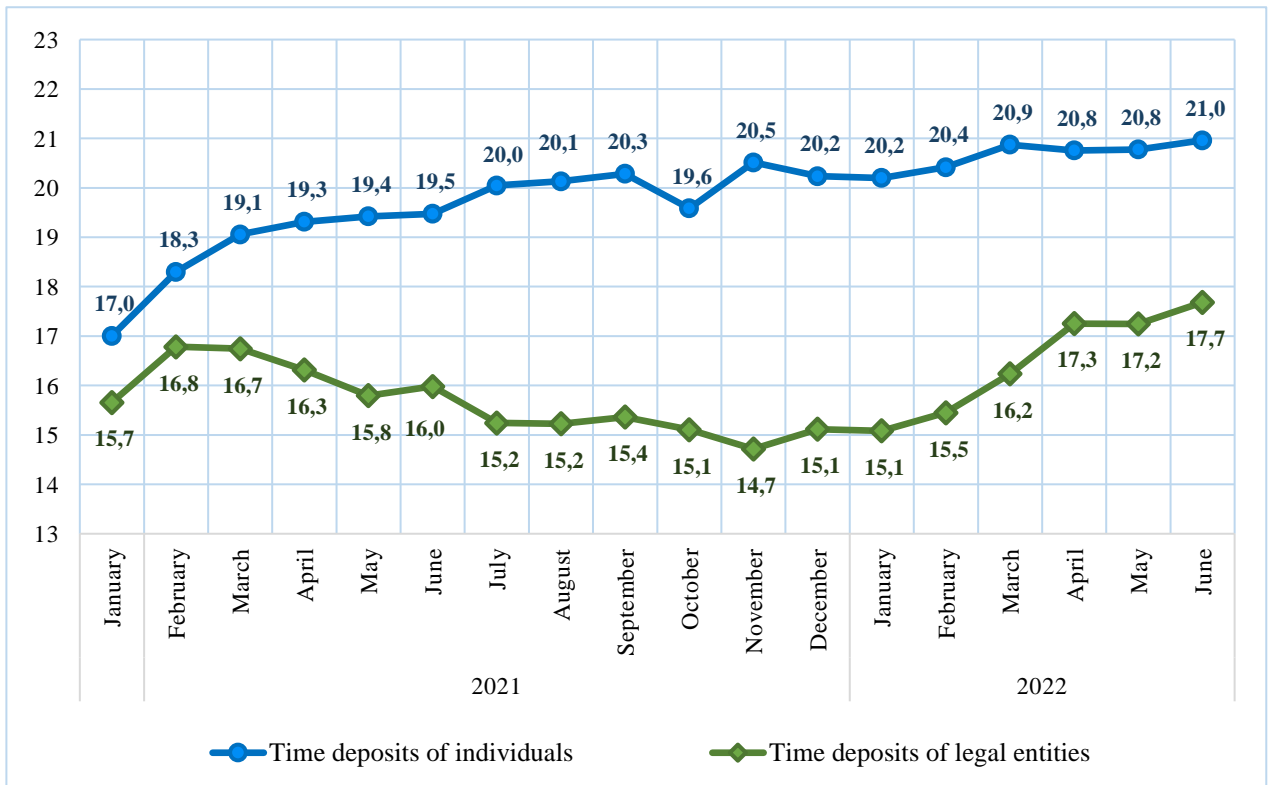
Loans extended to the economy and its structure (trillions of UZS)



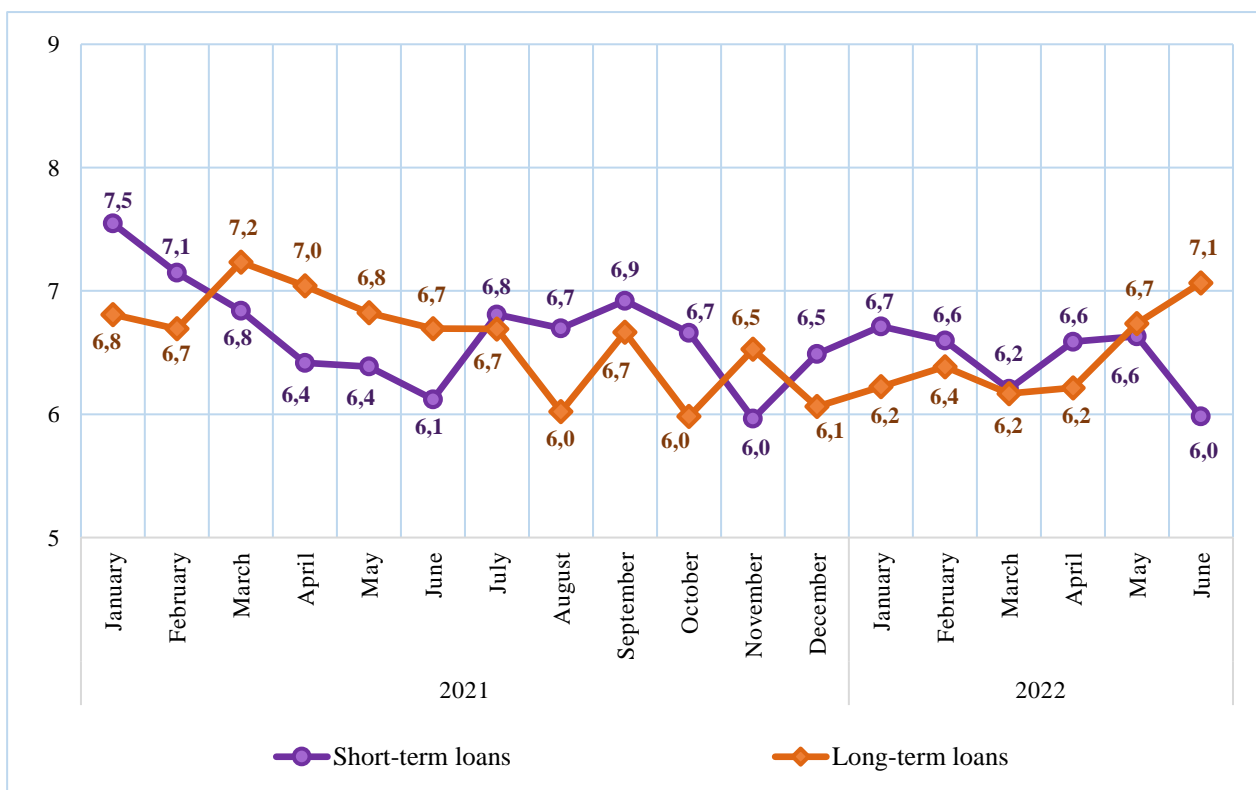
Bank interest rates on national currency loans
(weighted average interest rates, annual)



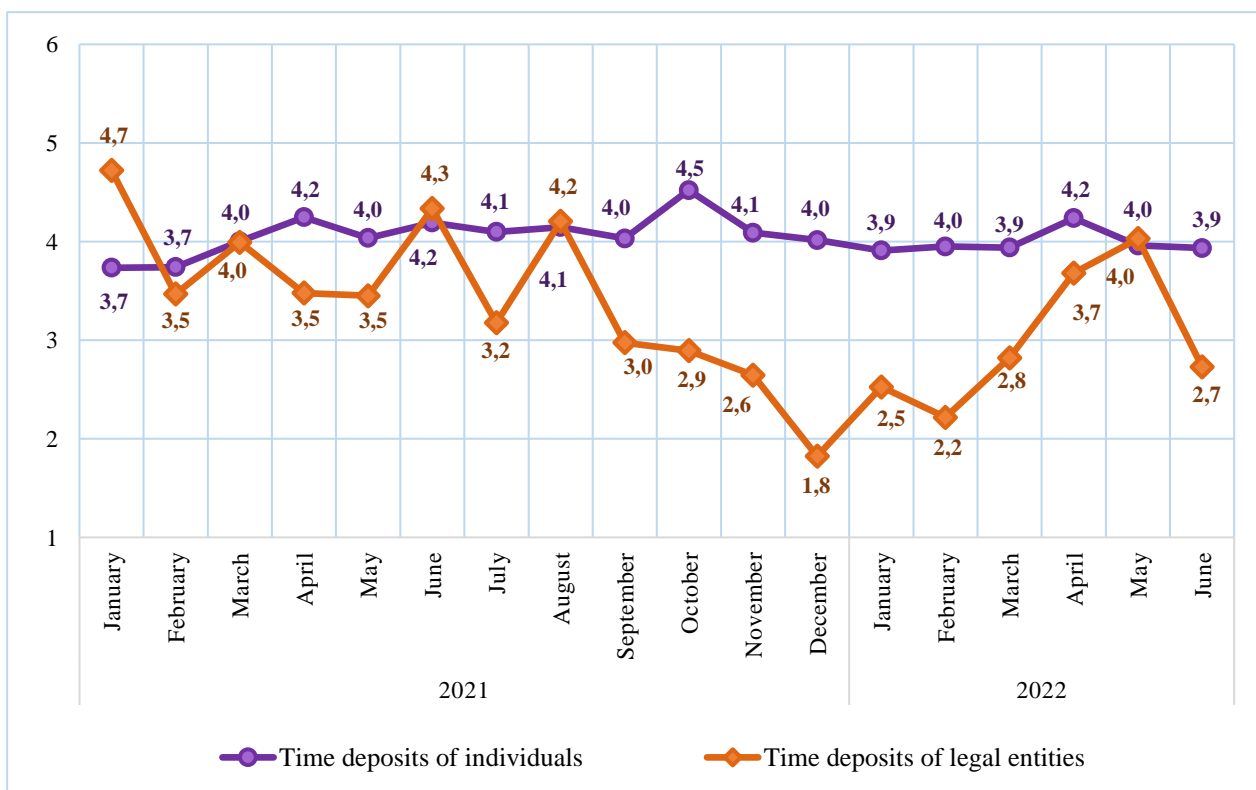
Bank interest rates on national currency deposits
(weighted average interest rates, annual)



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



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



I. MACROECONOMIC INDICATORS

Table 1.1

GDP and its structure*

billions of UZS

№	Indicators	2021				2022	
		Q1	first half	9 months	annual	Q1	first half
1	2	3	4	5	6	7	8
I.	GDP (nominal)	133 905,4	320 817,8	520 531,0	734 587,7	162 784,6	389 631,2
	Real growth (YoY), percent	102,6	107,2	107,4	107,4	105,8	105,4
	GDP deflator, percent	111,4	112,6	113,5	113,6	114,9	115,2
II.	Gross value added of industries	122 108,8	296 416,1	482 702,0	681 423,7	147 390,5	356 897,7
	Real growth (YoY), percent	102,8	107,2	107,4	107,5	105,9	105,5
	Agriculture, forestry and fishing	17 045,5	67 366,2	128 622,3	183 518,5	19 395,8	76 198,0
	Real growth (YoY), percent	102,7	101,8	104,1	104,0	102,8	102,7
	Industry	39 414,9	84 895,2	134 155,7	189 606,8	47 973,1	104 181,0
	Real growth (YoY), percent	105,3	108,3	109,2	108,7	105,7	105,1
	Construction	8 418,6	21 027,2	32 856,9	45 802,1	10 329,0	25 816,5
	Real growth (YoY), percent	103,9	101,5	104,7	106,8	106,3	106,2
	Services	57 229,8	123 127,5	187 067,1	262 496,4	69 692,6	150 702,1
	Real growth (YoY), percent	100,9	110,4	108,9	109,2	106,9	107,3
III.	Net taxes on items	11 796,6	24 401,7	37 829,0	53 164,0	15 394,1	32 733,5
	Real growth from previous year, percent	100,6	107,4	107,0	106,7	105,5	104,6

* According to preliminary information of the State Committee of the Republic of Uzbekistan on Statistics

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
2021								
January	1,0	1,2	0,5	1,4	11,6	15,5	9,0	8,2
February	0,6	0,6	0,6	0,8	11,4	14,6	9,1	8,8
March	0,8	1,2	0,6	0,4	10,9	13,9	8,8	8,3
April	1,5	3,0	0,4	0,5	10,7	13,6	8,5	8,6
May	0,5	0,5	0,4	0,7	10,9	14,4	8,2	8,5
June	-0,2	-1,0	0,5	0,2	10,9	14,7	8,2	8,1
July	-0,2	-0,9	0,5	0,2	11,1	15,1	8,3	7,8
August	0,5	0,7	0,6	0,2	11,1	15,5	8,0	7,6
September	1,1	1,2	0,7	1,6	10,8	14,4	7,7	8,8
October	1,3	1,9	1,1	0,5	10,6	14,0	8,0	8,4
November	1,2	1,9	0,8	0,5	10,3	13,4	7,9	8,1
December	1,3	2,0	0,8	0,5	10,0	13,0	7,8	7,7
2022								
January	0,9	1,3	0,5	0,7	9,8	13,1	7,8	6,9
February	0,5	0,6	0,5	0,5	9,7	13,1	7,7	6,5
March	1,5	2,5	1,1	0,4	10,5	14,5	8,2	6,5
April	1,5	2,1	1,4	0,5	10,4	13,4	9,3	6,5
May	1,0	1,2	1,3	0,4	11,0	14,2	10,3	6,2
June	0,9	1,1	0,9	0,8	12,2	16,5	10,7	6,8

* According to preliminary information of the State Committee of the Republic of Uzbekistan on Statistics

Table 1.3

Inflation expectations of individuals and entrepreneurs

percentage terms

Period	Individuals	Entrepreneurs
1	2	3
2021		
January	16,6	17,4
February	16,3	17,0
March	15,5	15,9
April	16,6	16,9
May	16,5	16,4
June	16,3	15,4
July	16,1	14,9
August	16,1	16,0
September	15,8	14,7
October	16,2	14,8
November	16,5	15,6
December	15,7	14,9
2022		
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

Table 1.4

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

millions of USD

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
A. Current account (excludes reserves and related items)	-2 119,9	-1 181,4	-1 860,2	336,0	-843,7
Goods, credit (exports)	1 947,7	4 025,3	2 536,1	5 633,1	5 199,3
Goods, debit (imports)	4 738,3	5 959,0	5 894,8	6 454,3	6 598,3
Services, credit (exports)	424,5	563,6	662,6	606,5	571,3
Services, debit (imports)	845,0	1 195,0	1 304,2	1 383,1	1 300,4
Balance on goods and services	-3 211,1	-2 565,1	-4 000,4	-1 597,9	-2 128,1
Primary income, credit	314,5	727,3	649,8	686,2	749,7
Primary income, debit	364,3	641,2	537,0	645,9	452,5
Balance on goods, services, and primary income	-3 260,9	-2 479,0	-3 887,5	-1 557,5	-1 830,9
Secondary income, credit	1 248,4	1 465,8	2 181,3	2 093,8	1 182,8
Secondary income, debit	107,5	168,1	154,0	200,3	195,6
B. Capital account (excludes reserves and related items)	1,8	2,1	0,2	28,2	8,2
Capital account, credit	1,8	2,1	0,2	28,2	8,2
Capital account, debit					
Balance on current and capital account	-2 118,1	-1 179,3	-1 860,1	364,2	-835,5
C. Financial account	-778,2	-2 096,1	-1 536,6	-1 438,4	-1 160,4
Direct investment, assets	0,6	0,6	0,6	0,8	0,6
Direct investment, liabilities	251,1	863,8	585,7	397,6	298,8
Portfolio investment, assets					
Equity and investment fund shares					
Debt instruments					
Portfolio investment, liabilities	12,3	372,2	905,3	705,1	6,4
Equity and investment fund shares	0,7	3,8	6,3	4,3	-5,6
Debt instruments	11,6	368,4	899,0	700,8	12,0
Financial derivatives (other than reserves) and employee	3,2	3,0	3,5	3,1	2,8
Fin. derivatives and employee stock options, assets					
Fin. derivatives and employee stock options, liabilities	-3,2	-3,0	-3,5	-3,1	-2,8
Other investment, assets	355,4	626,8	1 877,6	1 395,8	-522,9
Equity and investment fund shares	0,6				
Debt instruments	354,8	626,8	1 877,6	1 395,8	-522,9
Central bank					
Deposit-taking corporations, except the central bank	-117,6	-209,9	247,1	303,3	-34,2
General government	-5,7	-4,5	-4,1	-6,0	-6,1
Other sectors	478,0	841,2	1 634,5	1 098,5	-482,6
Other financial corporations					
Nonfinancial corporations, households, and NPISHs	478,0	841,2	1 634,5	1 098,5	-482,6
Other investment, liabilities	874,1	1 490,4	1 927,2	1 735,3	335,8
Equity and investment fund shares					
SDR allocations	0,0	0,0	749,4	0,0	0,3
Debt instruments	874,1	1 490,4	1 177,8	1 735,3	335,6
Central bank					
Deposit-taking corporations, except the central bank	506,9	181,3	152,6	503,5	-118,6
General government	51,0	416,6	107,2	820,0	163,4
Other sectors	316,2	892,6	918,1	411,7	290,7
Other financial corporations	2,6	0,0	14,0	14,2	4,5
Nonfinancial corporations, households, and NPISHs	313,5	892,6	904,1	397,5	286,2
D. Net errors and omissions	51,5	-410,1	-493,8	-670,1	-230,6

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
E. Total balance	1 288,4	-506,7	817,3	-1 132,5	-94,4
F. Reserves and Related Items	-1 288,4	506,7	-817,3	1 132,5	94,4
Reserve assets	-1 288,4	506,7	-817,3	1 132,5	94,4
Net credit and loans from the IMF (excluding reserve position)	0,0	0,0	0,0	0,0	0,0
Exceptional financing					

* All previous published data have been revised

Table 1.5

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

millions of USD

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
Assets	64 035,8	66 146,8	68 288,3	70 400,8	69 898,5
Direct investment	195,5	196,5	197,1	197,8	197,2
Equity and investment fund shares	29,2	29,6	29,6	29,5	28,3
Direct investor in direct investment enterprises	29,2	29,6	29,6	29,5	28,3
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises					
Debt instruments	166,3	166,9	167,5	168,3	168,9
Direct investor in direct investment enterprises	2,7	2,7	2,7	2,7	2,7
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises	163,6	164,2	164,8	165,5	166,1
Portfolio investment	2,5	2,5	2,5	2,5	2,5
Equity and investment fund shares	2,5	2,5	2,5	2,5	2,5
Central bank					
Deposit-taking corporations, except the central bank	1,1	1,1	1,1	1,1	1,1
General government					
Other sectors	1,4	1,4	1,4	1,4	1,4
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	31 161,8	31 799,5	33 674,4	35 061,4	34 543,3
Other equity	1,2	1,2	1,2	1,2	1,2
Debt instruments	31 160,6	31 798,3	33 673,2	35 060,1	34 542,1
Central bank					
Deposit-taking corporations, except the central bank	2 606,4	2 402,2	2 643,7	2 933,4	2 900,0
General government	2,7	3,0	2,7	3,3	2,6
Other sectors	28 551,5	29 393,1	31 026,8	32 123,5	31 639,5
Other financial corporations	0,0	0,0	0,0	0,0	0,0
Reserve assets	32 676,0	34 148,3	34 414,3	35 139,2	35 155,5
Monetary gold	19 283,2	20 230,8	21 344,6	20 949,7	20 883,6
Special drawing rights (SDR)	377,2	379,6	1 119,3	1 111,9	1 098,2
Reserve position in the fund	0,0	0,0	0,0	0,0	0,0
Other reserve assets	13 015,5	13 537,8	11 950,4	13 077,6	13 173,7

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
Liabilities	45 517,7	48 313,4	51 372,3	53 390,5	52 880,2
Direct investment	9 776,8	10 580,0	11 040,7	11 355,3	11 197,6
Equity and investment fund shares	8 690,9	9 354,4	9 697,4	9 877,4	9 429,5
Direct investor in direct investment enterprises	8 690,9	9 354,4	9 697,4	9 877,4	9 429,5
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises					
Debt instruments	1 085,8	1 225,6	1 343,3	1 478,0	1 768,1
Direct investor in direct investment enterprises	1 012,7	1 142,8	1 207,0	1 357,1	1 613,1
Direct investment enterprises in direct investor (reverse investment)					
Between fellow enterprises	73,2	82,7	136,3	120,9	155,0
Portfolio investment	2 841,2	3 264,9	4 096,1	4 715,5	4 313,2
Equity and investment fund shares	61,3	65,8	70,1	77,3	113,4
Central bank					
Deposit-taking corporations, except the central bank	22,3	25,5	27,6	30,9	30,4
General government					
Other sectors	39,0	40,3	42,5	46,4	83,0
Other financial corporations	0,8	0,7	0,8	0,9	0,9
Debt securities	2 779,9	3 199,0	4 026,0	4 638,3	4 199,9
Central bank					
Deposit-taking corporations, except the central bank	945,0	1 034,0	1 035,2	993,2	886,8
General government	1 834,9	1 861,2	2 686,6	2 670,6	2 459,1
Other sectors		303,9	304,2	974,5	854,0
Other financial corporations					
Financial derivatives (other than reserves) and employee stock options	14,9	13,0	11,6	10,7	8,9
Other investment	32 884,9	34 455,5	36 223,9	37 308,8	37 360,4
Other equity					
Special drawing rights (SDR)	372,5	374,9	1 114,6	1 107,3	1 094,0
Other debt instruments	32 512,4	34 080,6	35 109,3	36 201,5	36 266,5
Central bank					
Deposit-taking corporations, except the central bank	6 108,8	6 325,4	6 418,8	6 709,3	6 515,4
General government	14 070,1	14 538,1	14 577,1	15 281,3	15 292,7
Other sectors	12 333,5	13 217,1	14 113,5	14 210,9	14 458,4
Other financial corporations	30,1	30,4	43,8	57,7	60,5
Net international investment position	18 518,1	17 833,5	16 916,0	17 010,3	17 018,2

* All previous published data have been revised

Table 1.6

Gross external debt of the Republic of Uzbekistan*

(end of period)

millions of USD

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
General Government	15 905,0	16 399,3	17 263,5	17 948,6	17 751,8
Short-term					
Currency and deposits					
Debt securities					
Loans					
Trade credit and advances					
Other debt liabilities					
Long-term	15 905,0	16 399,3	17 263,5	17 948,6	17 751,8
Special drawing rights (SDRs), Allocation					
Currency and deposits					
Debt securities	1 834,9	1 861,2	2 686,4	2 668,4	2 459,1
Loans	14 070,1	14 538,1	14 577,1	15 280,2	15 292,7
Trade credit and advances					
Other debt liabilities					
Central Bank	372,5	374,9	1 114,6	1 107,3	1 094,0
Short-term					
Currency and deposits					
Debt securities					
Loans					
Trade credit and advances					
Other debt liabilities					
Long-term	372,5	374,9	1 114,6	1 107,3	1 094,0
Special drawing rights (SDRs), Allocation	372,5	374,9	1 114,6	1 107,3	1 094,0
Currency and deposits					
Debt securities					
Loans					
Trade credit and advances					
Other debt liabilities					
Deposit-Taking Corporations, except the Central Bank	7 053,8	7 359,4	7 453,9	7 807,6	7 402,2
Short-term	1 577,4	1 449,4	1 500,7	1 537,7	1 320,0
Currency and deposits	355,5	367,5	366,2	469,9	511,5
Debt securities					
Loans	1 221,9	1 082,0	1 134,5	1 067,8	808,4
Trade credit and advances					
Other debt liabilities					
Long-term	5 476,3	5 909,9	5 953,2	6 269,9	6 082,2
Currency and deposits					
Debt securities	945,0	1 034,0	1 035,2	993,2	886,8
Loans	4 531,4	4 876,0	4 918,0	5 276,7	5 195,4
Trade credit and advances					
Other debt liabilities					
Other Sectors	12 333,0	13 507,6	14 383,9	15 406,0	15 312,4
Short-term	1 098,8	1 366,3	2 111,8	2 318,5	2 585,1
Currency and deposits					
Debt securities					

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
Loans	255,0	264,7	697,8	703,1	699,5
Trade credit and advances	843,8	1 101,6	1 413,9	1 615,4	1 885,6
Other debt liabilities					
Long-term	11 234,2	12 141,3	12 272,1	13 087,5	12 727,2
Currency and deposits					
Debt securities		303,9	304,2	974,5	854,0
Loans	10 185,5	10 714,0	10 835,1	11 140,1	10 881,7
Trade credit and advances					
Other debt liabilities	1 048,7	1 123,4	1 132,8	972,9	991,6
Other financial corporations	30,1	30,4	43,8	56,6	60,5
Short-term	6,6	6,6	6,3	7,1	7,6
Currency and deposits					
Debt securities					
Loans	6,6	6,6	6,3	7,1	7,6
Trade credit and advances					
Other debt liabilities					
Long-term	23,5	23,9	37,6	49,4	52,9
Currency and deposits					
Debt securities					
Loans	23,5	23,9	37,6	49,4	52,9
Trade credit and advances					
Other debt liabilities					
Nonfinancial corporations	12 302,9	13 477,2	14 340,0	15 349,4	15 251,9
Short-term	1 092,2	1 359,7	2 105,5	2 311,4	2 577,5
Currency and deposits					
Debt securities					
Loans	248,4	258,1	691,6	695,9	691,9
Trade credit and advances	843,8	1 101,6	1 413,9	1 615,4	1 885,6
Other debt liabilities					
Long-term	11 210,7	12 117,5	12 234,5	13 038,1	12 674,3
Currency and deposits					
Debt securities		303,9	304,2	974,5	854,0
Loans	10 162,0	10 690,1	10 797,5	11 090,7	10 828,8
Trade credit and advances					
Other debt liabilities	1 048,7	1 123,4	1 132,8	972,9	991,6
Households and nonprofit institutions serving households (NPISHs)					
Short-term					
Currency and deposits					
Debt securities					
Loans					
Trade credit and advances					
Other debt liabilities					
Long-term					
Currency and deposits					
Debt securities					
Loans					
Trade credit and advances					
Other debt liabilities					

Descriptors	2021				2022
	Q1	Q2	Q3	Q4	Q1
1	2	3	4	5	6
Direct Investment: Intercompany Lending	1 085,8	1 225,6	1 343,3	1 454,8	1 768,1
Debt liabilities of direct investment enterprises to direct investors	1 012,7	1 142,8	1 207,0	1 282,0	1 613,1
Debt liabilities of direct investors to direct investment enterprises					
Debt liabilities to fellow enterprises	73,2	82,7	136,3	172,8	155,0
Gross External Debt Position	36 750,1	38 866,7	41 559,2	43 724,4	43 328,4

Memorandum Items:					
Arrears: By Sector					
General government					
Central Bank					
Deposit-taking corporations, except the central bank					
Other sectors					
Direct investment: Intercompany lending					
Debt Securities: By Sector	2 686,3	3 051,4	3 947,3	4 641,0	4 627,7
General government	1 768,1	1 766,5	2 644,4	2 653,6	2 617,3
Central Bank					
Deposit-taking corporations, except the central bank	918,2	982,6	997,0	981,0	992,1
Other sectors		302,3	305,9	1 006,4	1 018,4

* All previous published data have been revised

II. MONETARY INDICATORS

Table 2.1

Central bank survey

billions of UZS

Indicators	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Net foreign assets	368 829	360 409	372 034	388 315	389 893	378 447	375 458						
Monetary gold	227 046	224 680	225 065	238 078	238 440	233 226	230 467						
Claims on nonresidents	153 783	147 636	158 953	162 705	163 344	156 980	156 400						
Liabilities to nonresidents	-12 000	-11 908	-11 984	-12 467	-11 891	-11 759	-11 408						
Claims on other depository corporations	3 759	1 335	2 496	1 973	1 884	2 055	1 882						
Net claims on central government	-133 298	-134 330	-135 242	-139 836	-131 236	-128 021	-120 000						
Claims on central government													
Liabilities to central government	-133 298	-134 330	-135 242	-139 836	-131 236	-128 021	-120 000						
of which: Fund for Reconstruction and Development	-93 191	-92 618	-94 173	-99 046	-96 684	-95 101	-93 278						
Claims on other sectors (loans and other financial claims)	303	320	322	320	323	322	308						
Claims on other financial corporations													
Claims on state and local government													
Claims on public nonfinancial corporations	303	320	322	320	323	322	308						
Claims on private sector													
Monetary base	60 133	49 415	48 545	49 568	62 346	60 775	68 508						
Currency in circulation	32 792	31 492	30 662	31 725	38 096	41 329	44 596						
Liabilities to other depository corporations	27 122	17 747	17 655	17 676	24 007	19 222	23 647						
Required reserves	2 107	2 204	2 251	2 173	2 252	2 419	2 595						
Deposits in correspondent accounts	25 014	15 543	15 404	15 503	21 755	16 803	21 052						

II. MONETARY INDICATORS

Indicators	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Liabilities to other sectors	219	176	228	166	243	225	264						
Other liabilities to other depository corporations	17 517	18 188	16 825	12 826	16 834	21 705	27 830						
Deposits and securities other than shares excluded from monetary base							0						
Deposits included in broad money													
Securities other than shares included in broad money													
Deposits excluded from broad money							0						
Securities other than shares excluded from broad money													
Loans													
Financial derivatives													
Shares and other equity	163 125	161 368	175 040	189 300	182 736	171 365	162 638						
Other items (net)	-1 183	-1 238	-800	-922	-1 052	-1 042	-1 327						

Table 2.2

Other depository corporations (commercial banks) survey

billions of UZS

Indicators	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Net foreign assets	-93 023	-92 061	-91 865	-93 322	-95 566	-91 026	-100 837						
Claims on nonresidents	32 160	29 313	30 251	33 147	39 092	55 493	49 075						
Liabilities to nonresidents	-125 183	-121 375	-122 116	-126 470	-134 658	-146 519	-149 912						
Claims on central bank	47 858	42 259	40 225	35 237	46 992	50 280	59 037						
Currency	4 135	5 008	4 707	3 871	4 972	4 462	4 084						
Reserve deposits and securities other than shares	31 488	22 367	22 477	20 778	27 463	28 653	32 200						
Other claims on central bank	12 234	14 884	13 041	10 589	14 557	17 166	22 754						
Net claims on central government	-79 581	-80 771	-81 966	-85 705	-89 734	-91 698	-89 587						
Claims on central government	11 365	10 941	11 253	11 511	10 736	10 509	10 834						
Liabilities to central government	-90 946	-91 712	-93 220	-97 216	-100 470	-102 207	-100 420						
Of which: Fund for Reconstruction and Development	-10 364	-9 955	-9 942	-9 802	-9 694	-9 622	-9 811						
Claims on other sectors (loans and other financial claims)	331 632	331 411	334 872	348 152	348 707	354 267	353 038						
Claims on other financial corporations	2 714	2 744	2 780	2 871	2 823	2 818	2 815						
Claims on state and local government													
Claims on public nonfinancial corporations	65 892	64 273	63 221	66 088	64 840	65 181	64 156						
Claims on private sector	263 027	264 394	268 870	279 194	281 044	286 268	286 067						
Liabilities to central bank	1 893	1 334	2 510	2 026	1 919	1 918	2 544						
Transferable deposits included in broad money	35 496	30 697	29 936	31 020	34 508	37 929	40 087						
Other deposits included in broad money	75 502	72 842	71 662	73 403	77 080	83 239	77 364						
Securities other than shares included in broad money	309	304	325	285	283	245	224						

II. MONETARY INDICATORS

Indicators	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Deposits excluded from broad money	127	133	138	139	141	150	155						
Securities other than shares excluded from broad money	104	104	104	104	104	105	104						
Loans	16 713	17 188	17 301	17 948	17 798	17 706	17 366						
Financial derivatives													
Insurance technical reserves	5 071	5 639	5 633	5 629	5 628	5 624	5 623						
Shares and other equity	70 918	70 858	71 832	72 332	73 304	73 547	74 782						
Other items (net)	752	1 739	1 825	1 477	-367	1 359	3 403						

Table 2.3

Depository corporations (banking system) survey

billions of UZS

Indicators	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Net foreign assets	275 806	268 348	280 169	294 993	294 328	287 421	274 622						
Monetary gold	227 046	224 680	225 065	238 078	238 440	233 226	230 467						
Claims on nonresidents	185 943	176 950	189 204	195 852	202 437	212 473	205 475						
Liabilities to nonresidents	-137 183	-133 283	-134 100	-138 937	-146 549	-158 277	-161 320						
Domestic claims	119 055	116 630	117 986	122 930	128 060	134 870	143 760						
Net claims on central government	-212 879	-215 101	-217 208	-225 542	-220 970	-219 720	-209 586						
Claims on central government	11 365	10 941	11 253	11 511	10 736	10 509	10 834						
Liabilities to central government	-224 245	-226 042	-228 461	-237 052	-231 706	-230 229	-220 420						
Of which: Fund for Reconstruction and Development	-103 555	-102 573	-104 115	-108 848	-106 378	-104 723	-103 088						
Claims on other sectors (loans and other financial claims)	331 935	331 731	335 194	348 472	349 030	354 589	353 346						
Claims on other financial corporations	2 714	2 744	2 780	2 871	2 823	2 818	2 815						
Claims on state and local government													
Claims on public nonfinancial corporations	66 194	64 593	63 543	66 408	65 162	65 503	64 464						
Claims on private sector	263 027	264 394	268 870	279 194	281 044	286 268	286 067						
Broad money liabilities	140 184	130 503	128 106	132 728	145 238	158 505	158 451						
Currency outside depository corporations	28 657	26 485	25 955	27 854	33 124	36 867	40 512						
Transferable deposits	35 683	30 862	30 108	31 176	34 721	38 143	40 342						
Other deposits	75 535	72 853	71 718	73 413	77 109	83 250	77 373						
Securities other than shares	309	304	325	285	283	245	224						
Deposits excluded from broad money	127	133	138	139	141	150	155						

II. MONETARY INDICATORS

Indicators	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Securities other than shares excluded from broad money	104	104	104	104	104	105	104						
Loans	16 713	17 188	17 301	17 948	17 798	17 706	17 366						
Financial derivatives													
Insurance technical reserves	5 071	5 639	5 633	5 629	5 628	5 624	5 623						
Shares and other equity	234 042	232 227	246 872	261 632	256 040	244 912	237 419						
Other items (net)	-1 380	-816	0	-256	-2 563	-4 711	-737						

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>				Other deposits in national currency	
			Narrow money (M1)	<i>of which:</i>				
				Currency in circulation (M0)	Transferable deposits			
1	2	3	4	5	6	7	8	
01.01.2021	107 603,9	73 098,2	50 330,3	24 920,3	25 409,9	22 767,9	34 505,6	
01.02.2021	103 087,7	67 053,0	43 997,2	22 926,7	21 070,5	23 055,8	36 034,7	
01.03.2021	103 007,1	67 568,9	44 765,0	22 828,4	21 936,6	22 804,0	35 438,1	
01.04.2021	105 374,6	68 729,4	45 481,8	22 530,7	22 951,1	23 247,6	36 645,2	
01.05.2021	107 557,2	71 859,2	47 298,1	23 510,8	23 787,3	24 561,1	35 698,0	
01.06.2021	116 134,1	76 199,6	51 167,2	25 287,0	25 880,3	25 032,3	39 934,5	
01.07.2021	116 079,9	78 662,0	52 603,3	26 024,9	26 578,4	26 058,7	37 417,9	
01.08.2021	118 221,9	79 853,5	53 157,0	27 054,1	26 102,9	26 696,5	38 368,4	
01.09.2021	120 031,9	81 791,7	54 720,1	27 160,9	27 559,3	27 071,6	38 240,1	
01.10.2021	123 352,7	84 238,0	56 631,4	28 622,6	28 008,8	27 606,6	39 114,7	
01.11.2021	127 218,0	86 940,3	57 796,1	29 518,9	28 277,2	29 144,3	40 277,7	
01.12.2021	128 424,8	87 581,4	57 265,3	27 140,6	30 124,8	30 316,0	40 843,4	
01.01.2022	140 183,8	94 818,9	62 199,0	28 656,9	33 542,1	32 620,0	45 364,8	
01.02.2022	130 503,1	88 256,6	55 175,8	26 484,7	28 691,1	33 080,9	42 246,5	
01.03.2022	128 105,6	86 130,2	53 787,7	25 954,8	27 832,9	32 342,5	41 975,4	
01.04.2022	132 728,2	88 374,5	56 624,0	27 854,3	28 769,7	31 750,5	44 353,6	
01.05.2022	145 237,8	101 293,1	65 361,3	33 124,1	32 237,1	35 931,8	43 944,7	
01.06.2022	158 505,1	108 239,0	72 447,1	36 866,9	35 580,2	35 791,9	50 266,1	
01.07.2022	158 450,9	113 609,4	77 947,2	40 512,2	37 435,0	35 662,2	44 841,5	

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
10.06.2022 - ...	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

(till May 31, 2018)

percentage terms

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

Table 3.3

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

percentage terms

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

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

Table 3.4

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

percentage terms

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

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

Table 3.5

Required reserve ratios
(from July 1, 2019 to August 4, 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	14
Deposits of individuals in national currency*	4
Deposits of individuals in foreign currency	14

* From July 1, 2019 till April 1, 2020 these types of liabilities were subject to averaging ratio of 0.25, from April 1, 2020 to June 14, 2020 the averaging ratio is 0.35, and starting from June 15, 2020 to August 4, 2021 the averaging ratio is 0.75

Table 3.6

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 3.7

Balance of the required reserves

billions of UZS

Date	Total	including:	
		in national currency	in foreign currency
1	2	3	4
01.01.2021	1 546,8	1 546,8	
01.02.2021	1 637,0	1 637,0	
01.03.2021	1 717,2	1 717,2	
01.04.2021	1 721,4	1 721,4	
01.05.2021	1 750,2	1 750,2	
01.06.2021	1 770,9	1 770,9	
01.07.2021	1 898,1	1 898,1	
01.08.2021	1 876,4	1 876,4	
01.09.2021	1 943,0	1 943,0	
01.10.2021	1 952,0	1 952,0	
01.11.2021	1 942,7	1 942,7	
01.12.2021	1 993,1	1 993,1	
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	

Table 3.8

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
2021	24 200,0	13,5
January	500,0	13,1
February	600,0	12,7
March	700,0	13,3
April	1 100,0	12,6
May	2 600,0	12,1
June	2 700,0	12,8
July	2 800,0	13,8
August	1 500,0	14,0
September	1 500,0	14,0
October	2 600,0	14,0
November	3 400,0	13,9
December	4 200,0	13,9
2022	42 248,2	17,0
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

Table 3.9

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 2022	06.01.2022	14 days	2	1 000,0	3 015,0	12,0%	13,0%	13,0%	13,5%	1 000,0
	11.01.2022	14 days	5	1 000,0	3 270,0	11,0%	12,0%	12,0%	11,7%	1 000,0
	13.01.2022	14 days	7	1 000,0	1 340,0	10,9%	13,0%	13,0%	12,4%	1 000,0
	18.01.2022	14 days	10	1 000,0	1 000,0	12,0%	14,0%	14,0%	13,3%	1 000,0
	20.01.2022	14 days	4	1 000,0	530,0	14,0%	14,0%	14,0%	14,0%	530,0
	25.01.2022	14 days	6	1 000,0	900,0	13,9%	14,0%	14,0%	14,0%	900,0
27.01.2022	14 days	6	1 000,0	720,0	14,0%	14,0%	14,0%	14,0%	720,0	
February 2022	01.02.2022	14 days	8	1 000,0	1 000,0	11,1%	14,0%	14,0%	12,8%	1 000,0
	03.02.2022	14 days	6	1 000,0	1 370,0	11,1%	14,0%	14,0%	12,0%	1 000,0
	08.02.2022	14 days	4	1 000,0	1 800,0	12,4%	13,0%	13,0%	12,7%	1 000,0
	10.02.2022	14 days	7	1 000,0	1 630,0	12,5%	13,0%	13,0%	12,9%	1 000,0
	15.02.2022	14 days	11	1 000,0	1 000,0	12,5%	14,0%	14,0%	13,8%	1 000,0
	17.02.2022	14 days	7	1 000,0	440,0	13,9%	14,0%	14,0%	14,0%	440,0
	22.02.2022	14 days	7	1 000,0	950,0	13,9%	14,0%	14,0%	14,0%	950,0
24.02.2022	14 days	8	1 000,0	920,0	14,0%	14,0%	14,0%	14,0%	720,0	
March 2022	01.03.2022	14 days	5	1 000,0	1 065,0	13,0%	14,0%	14,0%	13,5%	1 000,0
	03.03.2022	14 days	5	1 000,0	1 255,0	13,0%	14,0%	14,0%	13,3%	1 000,0
	10.03.2022	14 days	13	2 000,0	2 700,0	13,0%	14,0%	14,0%	14,0%	2 000,0
	15.03.2022	14 days	5	1 000,0	770,0	13,5%	14,0%	14,0%	13,9%	770,0
	17.03.2022	14 days	3	1 000,0	455,0	14,0%	14,0%	14,0%	14,0%	455,0
	24.03.2022	14 days	5	1 000,0	910,0	17,0%	17,0%	17,0%	17,0%	910,0
	29.03.2022	14 days	3	1 000,0	270,0	17,0%	17,0%	17,0%	17,0%	270,0
31.03.2022	14 days	2	1 000,0	300,0	17,0%	17,0%	17,0%	17,0%	300,0	

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

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
April 2022	05.04.2022	14 days	5	Unlimited	1 410,0	17,0%	17,0%	17,0%	17,0%	1 410,0
	07.04.2022	14 days	9	Unlimited	1 820,0	17,0%	17,0%	17,0%	17,0%	1 820,0
	12.04.2022	14 days	5	Unlimited	540,0	17,0%	17,0%	17,0%	17,0%	540,0
	14.04.2022	14 days	5	Unlimited	450,0	17,0%	17,0%	17,0%	17,0%	450,0
	19.04.2022	14 days	5	Unlimited	320,0	17,0%	17,0%	17,0%	17,0%	320,0
	21.04.2022	14 days	5	Unlimited	630,0	17,0%	17,0%	17,0%	17,0%	630,0
	28.04.2022	14 days	6	Unlimited	890,0	17,0%	17,0%	17,0%	17,0%	890,0
May 2022	05.05.2022	14 days	7	Unlimited	1 370,0	17,0%	17,0%	17,0%	17,0%	1 370,0
	10.05.2022	14 days	7	Unlimited	1 110,0	17,0%	17,0%	17,0%	17,0%	1 110,0
	12.05.2022	14 days	5	Unlimited	940,0	17,0%	17,0%	17,0%	17,0%	940,0
	17.05.2022	14 days	4	Unlimited	650,0	17,0%	17,0%	17,0%	17,0%	650,0
	19.05.2022	14 days	7	Unlimited	1 255,0	17,0%	17,0%	17,0%	17,0%	1 255,0
	24.05.2022	14 days	2	Unlimited	300,0	17,0%	17,0%	17,0%	17,0%	300,0
	26.05.2022	14 days	6	Unlimited	940,0	17,0%	17,0%	17,0%	17,0%	940,0
	31.05.2022	14 days	5	Unlimited	1 150,0	17,0%	17,0%	17,0%	17,0%	1 150,0
June 2022	02.06.2022	14 days	7	Unlimited	1 570,0	17,0%	17,0%	17,0%	17,0%	1 570,0
	07.06.2022	14 days	5	Unlimited	920,0	17,0%	17,0%	17,0%	17,0%	920,0
	09.06.2022	14 days	6	Unlimited	930,0	17,0%	17,0%	17,0%	17,0%	930,0
	14.06.2022	14 days	7	Unlimited	1 750,0	16,0%	16,0%	16,0%	16,0%	1 750,0
	16.06.2022	14 days	7	Unlimited	1 345,0	16,0%	16,0%	16,0%	16,0%	1 345,0
	21.06.2022	14 days	4	Unlimited	570,0	16,0%	16,0%	16,0%	16,0%	570,0
	23.06.2022	14 days	5	Unlimited	630,0	16,0%	16,0%	16,0%	16,0%	630,0
	28.06.2022	14 days	6	Unlimited	2 365,0	16,0%	16,0%	16,0%	16,0%	2 365,0
	30.06.2022	14 days	9	Unlimited	1 425,0	16,0%	16,0%	16,0%	16,0%	1 425,0

Table 3.10

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
2021	13 364,0	12,2
January	171,8	13,0
February	165,9	13,0
March	142,4	13,0
April	269,8	13,0
May	320,1	13,0
June	554,1	13,0
July	804,6	13,0
August	1 675,2	12,1
September	2 188,0	12,0
October	1 899,6	12,0
November	2 322,0	12,0
December	2 850,4	12,0
2022	9 316,2	13,3
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

Table 3.11

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
2021						
January	10 483,41	29,15	12 761,98	90,30	141,10	-0,11
February	10 533,74	50,33	12 761,22	-0,76	141,40	0,30
March	10 503,90	-29,84	12 530,51	-230,71	141,31	-0,09
April	10 502,17	-1,73	12 531,47	0,95	137,79	-3,52
May	10 552,31	50,14	12 819,51	288,05	142,46	4,66
June	10 573,09	20,78	12 756,32	-63,19	145,68	3,22
July	10 622,12	49,03	12 562,01	-194,31	143,74	-1,94
August	10 644,69	22,57	12 533,42	-28,59	144,65	0,91
September	10 672,30	27,61	12 569,90	36,48	146,22	1,57
October	10 689,46	17,16	12 405,58	-164,32	149,49	3,27
November	10 730,19	40,73	12 252,46	-153,12	147,87	-1,63
December	10 806,19	76,00	12 219,26	-33,20	146,59	-1,27
2022						
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

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
2021	100 387,4	13,2	x
January	9 326,5	14,1	5 650,8
February	11 484,0	14,4	5 500,6
March	14 770,5	14,4	5 822,5
April	7 811,0	14,3	6 043,0
May	5 736,5	12,0	6 188,0
June	8 111,0	11,0	5 724,0
July	5 748,5	8,7	5 322,8
August	8 427,0	13,0	4 234,5
September	7 549,7	13,3	3 936,9
October	5 404,7	13,1	4 427,4
November	9 810,5	13,1	5 199,2
December	6 207,5	13,1	5 186,1
2022	65 808,9	16,3	x
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

4.2. Foreign exchange market

Table 4.2.1

Trades at the Uzbekistan republican currency exchange

millions of USD

Period	Exchange rate (USD/UZS)	Banks	
		purchase	sale
1	2	3	4
2021	x	9 773,5	3 048,0
January	10 507,4	842,5	255,5
February	10 532,8	626,9	234,1
March	10 503,1	643,6	367,5
April	10 505,7	735,4	444,7
May	10 558,8	699,0	240,2
June	10 575,9	729,4	114,5
July	10 628,6	827,1	126,0
August	10 648,3	896,9	201,1
September	10 678,2	822,8	173,4
October	10 687,6	757,9	236,6
November	10 733,4	1 041,8	151,1
December	10 810,4	1 150,2	503,4
2022	x	5 890,1	2 925,1
January	10 826,1	852,8	114,7
February	10 848,7	911,5	172,5
March	11 190,0	1 349,6	383,7
April	11 298,5	599,4	738,2
May	11 104,0	859,1	814,1
June	10 939,5	1 317,8	702,0

Table 4.2.2

Foreign currency purchased by commercial banks from individuals

millions of USD

Period	Realized operation						
	number	amount	of which:				
			up to 100 USD	from 100 to 300 USD	from 300 to 500 USD	from 500 to 1000 USD	above 1000 USD
1	2	3	4	5	6	7	8
2021	16 836 651	7 074,4	618,0	1 991,0	341,3	477,1	3 646,9
January	1 001 159	420,1	39,1	104,0	19,5	27,3	230,2
February	1 167 734	526,6	45,0	118,7	24,3	34,9	303,6
March	1 334 116	582,7	51,9	140,7	28,6	39,5	322,0
April	1 408 469	609,9	53,1	153,2	30,1	43,0	330,5
May	1 323 166	582,3	50,3	148,6	29,6	43,2	310,5
June	1 414 906	603,1	52,0	155,9	33,4	45,4	316,5
July	1 324 842	582,0	45,3	159,8	30,5	42,0	304,4
August	2 001 945	671,5	98,6	184,9	32,2	44,5	311,2
September	1 459 639	593,6	43,9	210,4	28,9	39,9	270,5
October	1 382 840	563,2	42,2	200,7	26,4	36,6	257,3
November	1 494 616	656,8	48,2	203,5	29,4	41,1	334,6
December	1 523 219	682,6	48,3	210,7	28,3	39,7	355,6
2022	12 259 596	5 657,0	254,6	269,1	2 201,3	299,9	2 632,1
January	1 120 889	464,2	37,1	34,0	148,7	27,6	216,8
February	1 316 442	634,2	42,3	40,4	169,0	37,8	344,6
March	1 608 924	1 015,4	42,3	47,4	214,8	57,5	653,5
April	2 301 681	1 154,6	50,0	51,0	382,4	71,1	600,1
May	2 476 445	1 052,8	40,4	47,7	511,7	51,9	401,2
June	3 435 215	1 335,7	42,5	48,6	774,7	54,1	415,9

* All previous published data have been revised

Table 4.2.3

Foreign currency sold to individuals by commercial banks

millions of USD

Period	Realized operation									
	number	amount	of which:							
			up to 100 USD	from 100 to 500 USD	from 500 to 1000 USD	from 1000 to 3000 USD	from 3000 to 5000 USD	from 5000 to 10000 USD	from 10000 to 50000 USD	above 50000 USD
1	2	3	4	5	6	7	8	9	10	11
2021	11 290 249	4 612,8	511,2	640,7	465,4	688,0	396,7	619,2	889,2	402,5
January	875 759	381,9	39,4	51,6	40,8	61,7	36,9	59,5	64,5	27,5
February	845 757	306,7	38,6	47,6	32,8	49,0	28,7	38,9	49,1	22,0
March	933 286	333,4	42,9	52,5	35,0	50,4	28,3	40,9	54,8	28,7
April	909 859	336,1	40,4	49,2	34,5	50,4	29,4	42,9	60,1	29,1
May	828 989	315,3	36,6	45,4	31,0	46,6	23,0	39,8	61,0	31,8
June	874 171	345,5	39,3	52,5	36,6	53,2	30,0	41,4	67,3	25,1
July	819 777	334,7	35,6	50,1	37,6	52,0	29,7	42,2	63,6	23,9
August	940 443	412,7	42,7	51,7	41,0	62,2	37,7	58,4	87,0	31,8
September	884 914	358,6	41,2	47,3	35,9	54,4	33,3	51,4	69,9	25,1
October	1 057 977	437,8	48,9	59,0	42,5	62,3	36,4	60,6	90,2	37,9
November	1 155 756	497,4	52,2	65,0	47,3	72,4	40,8	66,3	98,6	54,8
December	1 163 560	552,9	53,6	68,6	50,5	73,3	42,4	76,8	123,1	64,7
2022	6 656 592	3 724,7	271,4	399,4	355,9	517,1	329,6	538,4	802,8	510,1
January	1 114 787	613,6	44,6	69,6	59,5	82,9	49,8	87,7	122,2	97,3
February	1 053 479	468,8	45,1	65,1	50,8	67,6	35,5	64,0	94,9	45,8
March	1 080 252	648,9	43,1	63,6	52,9	80,3	52,2	94,5	157,4	105,0
April	1 033 901	499,7	39,0	61,3	49,9	67,5	38,6	69,6	111,3	62,4
May	1 121 998	608,1	43,9	60,6	60,2	88,9	51,8	81,4	130,7	90,5
June	1 252 174	885,6	55,8	79,2	82,6	129,8	101,7	141,3	186,2	109,1

Table 4.2.4

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

Period	Type of operation	US Dollar	Euro	Pound sterling	Swiss franc	Japanese yen	Russian ruble	Kazakhstan tenge	Turkish lira
1	2	3	4	5	6	7	8	9	10
2022	purchase	5 563 650 486	18 580 153	571 729	113 279	12 044 792	4 429 199 852	105 959 628	1 538 234
	sale	3 651 058 055	25 542 105	1 014 045	70 103	3 467 840	3 019 745 601	131 908 273	711 723
January	purchase	461 594 694	1 818 872	55 449	8 030	2 460 600	27 517 981	11 931 120	191 267
	sale	610 385 181	2 336 372	102 873	2 190	16 100	31 921 273	19 997 800	41 175
February	purchase	631 493 705	1 758 571	64 053	17 350	1 146 000	47 993 911	8 151 372	121 574
	sale	464 859 274	2 900 227	72 806	13 571	22 000	40 160 450	19 053 440	49 901
March	purchase	996 354 699	3 043 017	120 900	15 052	1 691 200	668 119 728	16 482 035	360 613
	sale	634 352 847	3 873 612	66 145	6 810	2 074 200	743 190 782	15 665 550	98 089
April	purchase	1 121 269 700	3 766 892	107 554	29 635	1 998 712	2 184 661 943	17 866 632	263 931
	sale	481 776 572	4 608 875	148 512	4 932	534 490	962 822 227	29 945 260	104 485
May	purchase	1 032 815 518	4 541 506	115 947	26 970	1 512 040	818 339 731	25 821 535	364 635
	sale	584 761 228	4 996 190	281 032	17 570	728 000	1 075 806 519	25 382 148	165 626
June	purchase	1 320 122 170	3 651 295	107 825	16 242	3 236 240	682 566 560	25 706 934	236 214
	sale	874 922 953	6 826 828	342 677	25 030	93 050	165 844 352	21 864 075	252 447

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

Table 5.1.1

Number and structure of credit institutions

	01.01.22	01.02.22	01.03.22	01.04.22	01.05.22	01.06.22	01.07.22	01.08.22	01.09.22	01.10.22	01.11.22	01.12.22	01.01.23
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Number of credit organizations, total*	177	178	179	181	181	182	185						
<i>including:</i>													
- Commercial banks, of which:	33	33	33	33	33	33	33						
State-owned banks	12	12	12	12	12	12	12						
Other banks	21	21	21	21	21	21	21						
- Non-bank credit organizations, including:	144	145	146	148	148	149	152						
Microcredit organizations	70	71	71	71	71	72	74						
Pawnshops	73	73	74	76	76	76	77						
Mortgage refinancing organizations	1	1	1	1	1	1	1						
2. Branches of commercial banks, total	860	860	860	860	860	860	854						
3. Banking service centres (service offices and mini-banks)	1 244	1 241	1 253	1 238	1 253	1 262	1 263						
4. 24/7 self-service offices	2 287	2 346	2 353	2 411	2 548	2 620	2 574						

* 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
01.01.2021	366 121,1	310 729,5	55 391,6	276 974,8	244 483,9	32 490,9	114 746,9	82 460,8	32 286,0	58 351,3	48 995,3	9 356,0
01.02.2021	362 309,1	307 470,7	54 838,4	277 754,6	245 001,2	32 753,4	111 035,3	79 655,2	31 380,1	59 180,5	49 625,7	9 554,9
01.03.2021	366 154,4	309 844,8	56 309,6	280 214,7	246 631,5	33 583,1	113 113,9	80 709,3	32 404,7	59 529,9	49 785,8	9 744,0
01.04.2021	371 351,1	314 231,5	57 119,6	283 485,1	249 302,8	34 182,2	115 088,5	83 163,4	31 925,1	60 617,8	50 006,9	10 610,9
01.05.2021	383 277,5	323 571,6	59 705,8	292 029,0	256 648,7	35 380,3	118 440,9	84 365,2	34 075,7	60 874,8	50 102,4	10 772,5
01.06.2021	395 033,6	332 134,4	62 899,2	297 777,9	261 488,6	36 289,3	126 239,0	88 982,5	37 256,5	61 479,2	50 525,7	10 953,4
01.07.2021	396 162,2	330 273,8	65 888,5	300 459,4	261 194,7	39 264,7	126 114,5	87 285,0	38 829,4	62 794,0	51 174,8	11 619,2
01.08.2021	400 455,3	331 633,6	68 821,7	302 692,8	262 384,6	40 308,2	128 725,4	87 084,7	41 640,7	63 597,3	51 830,1	11 767,2
01.09.2021	403 819,5	332 546,5	71 273,0	307 204,2	265 479,2	41 725,1	131 324,1	88 106,1	43 218,0	64 512,5	52 486,5	12 026,0
01.10.2021	408 477,1	335 307,4	73 169,7	311 590,6	268 938,8	42 651,8	134 405,8	89 300,5	45 105,2	65 607,8	53 339,1	12 268,7
01.11.2021	419 033,5	343 299,0	75 734,5	316 200,2	272 401,6	43 798,6	140 179,4	93 300,2	46 879,3	66 376,1	53 912,0	12 464,2
01.12.2021	427 370,5	349 937,6	77 433,0	320 812,5	275 757,2	45 055,3	143 496,1	95 903,7	47 592,4	67 028,6	54 198,1	12 830,6
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

Table 5.1.3

Banking system indicators to GDP ratio

billions of UZS

Indicators	01.01.2021	01.01.2022
1	2	3
GDP*	602 193,0	734 587,7
Bank assets	366 121,1	444 922,5
Assets to GDP ratio, in percent	60,8	60,6
Lending	276 974,8	326 385,6
Loans to GDP ratio, in percent	46,0	44,4
Deposits	114 746,9	156 189,8
Deposits to GDP ratio, in percent	19,1	21,3
Equity	58 351,3	70 917,6
Equity to GDP ratio, in percent	9,7	9,7

* According to data of the State Committee of the Republic of Uzbekistan on Statistics

Table 5.1.4

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
01.01.2021	48 140,5	82,8	48 027,7	82,6	112,8	0,2	10 021,5	17,2	58 162,0	100,0	18,4	15,2
01.02.2021	53 414,6	90,1	53 296,7	89,9	117,9	0,2	5 844,3	9,9	59 258,8	100,0	18,5	16,7
01.03.2021	52 727,4	89,4	52 602,4	89,2	125,0	0,2	6 245,5	10,6	58 972,9	100,0	18,4	16,4
01.04.2021	53 856,5	89,1	53 704,9	88,9	151,6	0,3	6 579,8	10,9	60 436,4	100,0	18,4	16,4
01.05.2021	53 553,2	88,4	53 391,6	88,2	161,6	0,3	7 008,6	11,6	60 561,8	100,0	17,8	15,7
01.06.2021	53 420,1	87,5	53 229,3	87,2	190,8	0,3	7 598,4	12,5	61 018,6	100,0	17,4	15,3
01.07.2021	54 698,4	86,9	54 503,0	86,6	195,4	0,3	8 210,8	13,1	62 909,1	100,0	17,7	15,4
01.08.2021	54 465,6	85,7	54 270,2	85,4	195,4	0,3	9 086,3	14,3	63 551,8	100,0	17,5	15,0
01.09.2021	54 820,2	85,3	54 624,9	85,0	195,4	0,3	9 409,9	14,7	64 230,1	100,0	17,5	14,9
01.10.2021	55 296,7	84,6	55 101,3	84,3	195,4	0,3	10 057,0	15,4	65 353,7	100,0	17,4	14,8
01.11.2021	55 422,5	84,0	55 227,2	83,7	195,4	0,3	10 537,1	16,0	65 959,6	100,0	17,2	14,5
01.12.2021	55 443,5	83,3	55 248,1	83,0	195,4	0,3	11 118,1	16,7	66 561,6	100,0	17,0	14,2
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

Table 5.1.5

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
01.01.2021	50 475,7	14,2	224,5	109,9	67,4
01.02.2021	46 194,2	13,2	135,3	110,3	66,8
01.03.2021	47 573,1	13,4	143,0	111,5	67,4
01.04.2021	49 640,2	13,8	152,0	111,8	71,6
01.05.2021	54 551,8	14,8	155,1	112,4	73,7
01.06.2021	60 561,7	15,9	160,8	113,5	78,0
01.07.2021	59 552,8	15,6	157,9	113,7	86,3
01.08.2021	56 550,5	14,6	155,7	115,1	89,2
01.09.2021	55 583,4	14,2	152,4	113,7	90,6
01.10.2021	57 062,8	14,4	156,3	112,7	89,9
01.11.2021	60 982,3	15,1	167,3	113,2	95,5
01.12.2021	62 116,8	15,0	173,8	114,0	97,9
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

Table 5.1.6

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	Net income (loss)
1	2	3	4	5	6	7	8	9	10	11	12	13
2021												
January	3 614,9	2 264,9	1 350,0	1 958,1	226,9	557,7	1 173,5	1 551,7	15,3	956,5	132,6	823,9
February	6 898,0	4 380,4	2 517,6	3 664,8	466,5	1 238,3	1 959,9	2 914,5	107,8	1 455,2	239,9	1 215,3
March	10 712,7	6 810,5	3 902,2	5 444,8	1 054,0	2 069,6	2 321,1	4 280,1	114,3	1 828,9	356,0	1 472,8
April	14 379,7	9 193,3	5 186,4	7 685,6	1 703,8	2 863,2	3 118,6	5 912,2	138,0	2 254,7	528,2	1 726,6
May	18 331,3	11 743,6	6 587,6	8 923,8	2 010,8	3 812,2	3 100,7	6 586,7	170,4	2 931,3	629,9	2 301,4
June	22 293,8	14 308,1	7 985,7	10 163,4	2 377,9	4 740,0	3 045,5	7 121,5	103,7	3 806,0	771,1	3 034,9
July	26 348,1	16 953,0	9 395,1	11 198,6	2 717,8	5 750,9	2 730,0	7 469,8	246,7	4 408,6	927,1	3 481,5
August	30 214,3	19 660,9	10 553,4	12 348,2	3 182,8	6 709,6	2 455,8	7 753,2	284,5	4 971,5	1 098,5	3 873,0
September	34 306,7	22 294,2	12 012,6	13 372,3	3 492,3	7 546,3	2 333,7	8 205,6	298,9	5 841,7	1 223,3	4 618,4
October	38 517,1	25 059,4	13 457,7	14 432,4	3 823,5	8 607,9	2 001,0	8 654,6	311,1	6 493,1	1 370,9	5 122,2
November	42 841,2	27 902,4	14 938,8	15 730,1	4 321,2	9 512,1	1 896,8	9 401,3	325,1	7 109,2	1 448,1	5 661,0
December	47 391,6	30 796,2	16 595,4	17 250,9	4 944,3	10 997,8	1 308,8	12 221,0	332,6	5 350,6	1 465,3	3 885,3
2022												
January	5 465,5	2 932,4	2 533,1	3 259,7	421,3	798,4	2 040,0	3 258,2	364,5	950,4	169,5	780,9
February	9 595,9	5 647,7	3 948,2	5 259,3	891,0	1 675,3	2 692,9	4 338,9	629,9	1 672,3	329,3	1 342,9
March	14 285,0	8 740,3	5 544,7	8 393,4	2 228,0	2 755,5	3 409,9	5 590,9	806,9	2 556,9	659,8	1 897,0
April	19 101,7	11 914,9	7 186,9	11 461,4	3 293,3	3 894,6	4 273,6	6 687,8	1 154,9	3 617,7	855,6	2 762,1
May	24 330,4	15 219,8	9 110,5	14 383,1	4 470,3	4 941,1	4 971,7	7 413,7	2 112,7	4 555,9	1 117,7	3 438,2
June	29 553,0	18 489,8	11 063,2	17 608,0	5 471,7	6 108,1	6 028,1	8 568,6	2 365,7	6 157,1	1 401,9	4 755,2

Table 5.1.7

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
01.01.2021	2,2	10,3	3,8	5,1	4,6	4,5
01.02.2021	3,2	16,8	4,5	5,8	5,3	4,4
01.03.2021	2,4	12,4	4,1	5,4	4,9	4,1
01.04.2021	2,0	9,9	4,2	5,5	5,0	4,2
01.05.2021	1,8	8,7	4,1	5,3	4,8	4,2
01.06.2021	1,9	9,2	4,0	5,3	4,7	4,2
01.07.2021	2,0	10,0	4,0	5,4	4,8	4,2
01.08.2021	2,0	9,8	4,0	5,3	4,8	4,2
01.09.2021	1,9	9,5	4,0	5,2	4,7	4,1
01.10.2021	2,0	10,0	4,0	5,3	4,8	4,2
01.11.2021	2,0	9,9	3,9	5,1	4,6	4,2
01.12.2021	2,0	9,9	3,8	5,1	4,5	4,2
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

Table 5.1.8

Financial Soundness Indicators of banking system in 2022

(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
Regulatory capital to risk-weighted assets	17,4	17,6	17,6	17,1	16,7	17,0						
Total regulatory capital	72 104	74 419	76 142	76 359	76 816	77 684						
Risk-weighted assets	414 538	422 106	432 016	447 382	459 303	456 857						
Tier 1 capital to risk-weighted assets	15,5	15,6	15,2	14,7	14,3	14,4						
Tier 1 capital	64 302	65 786	65 465	65 888	65 774	65 819						
Risk-weighted assets	414 538	422 106	432 016	447 382	459 303	456 857						
Nonperforming loans net of provisions to capital	13,5	14,0	13,9	15,9	15,6	13,8						
Nonperforming loans net of provisions	9 758	10 412	10 549	12 142	11 951	10 700						
Total regulatory capital	72 104	74 419	76 142	76 359	76 816	77 684						
Common Equity Tier 1 capital to risk-weighted assets	15,5	15,5	15,1	14,7	14,3	14,4						
Common Equity Tier 1 capital	64 107	65 590	65 270	65 692	65 579	65 624						
Risk-weighted assets	414 538	422 106	432 016	447 382	459 303	456 857						
Tier 1 capital to assets	14,8	15,1	14,6	14,0	13,3	13,3						
Tier 1 capital	64 302	65 786	65 465	65 888	65 774	65 819						
Total assets	434 777	436 834	449 501	470 013	493 734	495 655						
Nonperforming loans to total gross loans	5,3	5,2	4,9	5,2	5,2	4,8						
Nonperforming loans	17 294	17 212	16 831	18 028	18 282	16 795						
Total gross loans	328 683	331 796	345 280	345 296	350 582	348 765						
Provisions to nonperforming loans	43,6	39,5	37,3	32,6	34,6	36,3						
Specific provisions	7 536	6 800	6 282	5 886	6 331	6 095						
Nonperforming loans	17 294	17 212	16 831	18 028	18 282	16 795						
Return on assets	2,5	2,3	2,3	2,4	2,4	2,7						
Net income before taxes	11 161	10 034	10 227	10 853	10 934	12 314						
Total assets	440 848	438 844	447 212	447 210	454 964	463 360						
Return on equity	12,8	11,3	10,6	11,5	11,4	13,1						
Net income after taxes	9 126	8 058	7 588	8 286	8 252	9 510						

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
Capital	71 122	71 203	71 625	71 849	72 132	72 677						
Interest margin to gross income	43,7	42,9	39,8	38,5	38,8	38,6						
Interest margin	2 533	3 948	5 545	7 187	9 111	11 063						
Gross income	5 793	9 207	13 938	18 648	23 494	28 671						
Noninterest expenses to gross income	21,1	27,9	35,8	38,5	40,1	40,4						
Noninterest expenses	1 220	2 566	4 984	7 188	9 411	11 580						
Gross income	5 793	9 207	13 938	18 648	23 494	28 671						
Liquid assets to total assets	16,9	17,1	16,2	19,0	19,8	21,6						
Liquid assets	73 454	74 560	73 041	89 164	97 570	107 226						
Total assets	434 777	436 834	449 501	470 013	493 734	495 655						
Liquid assets to short-term liabilities	44,3	44,9	42,4	46,4	46,0	50,4						
Liquid assets	73 454	74 560	73 041	89 164	97 570	107 226						
Short-term liabilities	165 872	165 988	172 091	192 293	211 920	212 588						
Liquidity coverage ratio	169,5	171,4	162,0	187,5	195,8	208,7						
High-quality liquid assets	66 333	66 758	64 942	81 510	90 849	97 117						
Total net cash outflows	39 129	38 946	40 087	43 481	46 393	46 536						
Net stable funding ratio	115,4	115,4	113,3	114,2	114,6	116,1						
Available amount of stable funding	318 667	320 642	329 037	335 408	345 391	346 844						
Required amount of stable funding	276 181	277 969	290 386	293 714	301 309	298 684						
Net open position in foreign exchange to capital	4,4	4,5	7,2	5,4	3,9	3,3						
Net open position in foreign exchange	3 167	3 324	5 463	4 134	3 033	2 547						
Total regulatory capital	72 104	74 419	76 142	76 359	76 816	77 684						
Additional FSIs												
Deposit takers												
Large exposures to capital	184,5	181,1	196,1	199,9	202,2	195,8						
Value of large exposures	118 667	119 107	128 384	131 693	133 003	128 852						
Tier 1 capital	64 302	65 786	65 465	65 888	65 774	65 819						
Geographical distribution of loans to total loans												
Geographic distribution of total loans: Domestic economy	100,0	100,0	100,0	100,0	99,9	100,0						
Loans to Domestic economy	328 584	331 697	345 164	345 199	350 344	348 670						

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
Geographic distribution of total loans: Emerging and developing Asia	0,0	0,0	0,0	0,0	0,1	0,0						
Loans to Emerging and developing Asia	98	98 350	115 892	97 453	237 164	94 892						
Total gross loans	328 683	331 796	345 280	345 296	350 582	348 765						
Gross asset position in financial derivatives to capital	0,2	0,2	0,3	0,3	0,2	0,2						
Gross asset position in financial derivatives	161	154 015	241 632	196 699	158 224	165 129						
Total regulatory capital	72 104	74 419	76 142	76 359	76 816	77 684						
Gross liability position in financial derivatives to capital	0,3	0,3	0,3	0,3	0,3	0,3						
Gross liability position in financial derivatives	209	203 233	224 346	226 994	221 274	251 715						
Total regulatory capital	72 104	74 419	76 142	76 359	76 816	77 684						
Trading income to total income	6,1	8,4	17,5	22,5	25,2	10,9						
Trading income	353	775 701	2 441	4 195	5 924	3 120						
Gross income	5 793	9 207	13 938	18 648	23 494	28 671						
Personnel expenses to noninterest expenses	38,4	39,8	34,8	33,6	32,7	32,9						
Personnel expenses	469	1 020	1 736	2 414	3 074	3 809						
Noninterest expenses	1 220	2 566	4 984	7 188	9 411	11 580						
Customer deposits to total (noninterbank) loans	41,3	40,6	41,0	42,7	44,3	46,4						
Customer deposits	135 187	134 171	140 780	146 834	154 623	161 129						
Total (noninterbank) loans	327 170	330 290	343 685	343 811	348 991	347 348						
Foreign-currency-denominated loans to total loans	48,8	48,6	49,3	48,2	47,7	47,5						
Foreign-currency-denominated loans	160 338	161 347	170 303	166 306	167 288	165 713						
Total gross loans	328 683	331 796	345 280	345 296	350 582	348 765						
Foreign-currency-denominated liabilities to total liabilities	56,7	57,0	58,3	56,8	57,4	57,6						
Foreign-currency-denominated liabilities	206 194	207 904	219 705	225 233	241 008	242 271						
Total liabilities	363 758	364 847	376 927	396 512	420 029	420 874						
Credit growth to private sector	99,7	101,9	103,8	100,5	102,3	101,8						
Credit to private sector	249 706	254 435	264 187	265 557	270 276	275 178						
Real estate markets												
Residential real estate loans to total gross loans	11,0	11,2	11,0	11,2	11,3	11,6						
Residential real estate loans	36 285	37 083	37 820	38 826	39 637	40 627						
Total gross loans	328 683	331 796	345 280	345 296	350 582	348 765						

Table 5.1.9

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
01.01.2021	276 974,8	244 483,9	32 490,9	5 784,8	5 167,6	617,2	2,1	2,1	1,9
01.02.2021	277 754,6	245 001,2	32 753,4	7 487,0	6 858,1	628,9	2,7	2,8	1,9
01.03.2021	280 214,7	246 631,5	33 583,1	7 844,3	7 226,1	618,2	2,8	2,9	1,8
01.04.2021	283 485,1	249 302,8	34 182,2	10 177,9	8 440,9	1 737,0	3,6	3,4	5,1
01.05.2021	292 029,0	256 648,7	35 380,3	12 932,7	11 188,0	1 744,7	4,4	4,4	4,9
01.06.2021	297 777,9	261 488,6	36 289,3	14 006,7	12 214,4	1 792,3	4,7	4,7	4,9
01.07.2021	300 459,4	261 194,7	39 264,7	16 793,7	14 718,1	2 075,6	5,6	5,6	5,3
01.08.2021	302 692,8	262 384,6	40 308,2	18 888,5	16 715,1	2 173,4	6,2	6,4	5,4
01.09.2021	307 204,2	265 479,2	41 725,1	18 474,2	16 310,8	2 163,5	6,0	6,1	5,2
01.10.2021	311 590,6	268 938,8	42 651,8	18 126,0	15 844,9	2 281,0	5,8	5,9	5,3
01.11.2021	316 200,2	272 401,6	43 798,6	18 017,0	15 670,4	2 346,6	5,7	5,8	5,4
01.12.2021	320 812,5	275 757,2	45 055,3	18 392,1	16 117,8	2 274,2	5,7	5,8	5,0
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

Table 5.1.10

Comparative indicators of banking system

billions of UZS

Indicators	Total	of which:	
		State-owned banks	Other banks
1	2	3	4
01.01.2022			
Assets to liabilities, %	119,0	118,9	119,1
Assets	444 922,5	362 421,9	82 500,6
Liabilities	374 004,9	304 726,7	69 278,2
Loans to deposits, %	209,0	268,7	89,2
Loans	326 385,6	280 073,6	46 311,9
Deposits	156 189,8	104 248,0	51 941,8
01.02.2022			
Assets to liabilities, %	119,5	119,4	119,8
Assets	434 777,3	354 897,5	79 879,7
Liabilities	363 919,0	297 220,9	66 698,1
Loans to deposits, %	214,3	277,4	119,8
Loans	357 401,4	277 521,7	79 879,7
Deposits	166 745,3	100 047,2	66 698,1
01.03.2022			
Assets to liabilities, %	119,7	119,6	119,9
Assets	436 833,7	356 140,2	80 693,4
Liabilities	365 001,7	297 694,0	67 307,7
Loans to deposits, %	220,5	282,8	96,7
Loans	327 179,8	279 218,4	47 961,4
Deposits	148 349,6	98 745,7	49 603,9
01.04.2022			
Assets to liabilities, %	119,2	119,2	119,3
Assets	449 500,9	364 731,9	84 769,0
Liabilities	377 168,5	306 100,4	71 068,1
Loans to deposits, %	221,2	283,7	97,7
Loans	340 258,7	289 760,0	50 498,7
Deposits	153 790,2	102 126,1	51 664,1
01.05.2022			
Assets to liabilities, %	118,5	118,5	118,2
Assets	470 014,7	378 844,1	91 170,6
Liabilities	396 710,5	319 583,6	77 126,9
Loans to deposits, %	210,4	274,7	91,2
Loans	340 254,7	288 536,2	51 718,5
Deposits	161 734,8	105 028,8	56 706,0

Indicators	Total	of which:	
		State-owned banks	Other banks
1	2	3	4
01.06.2022			
Assets to liabilities, %	117,5	117,5	117,6
Assets	493 734,4	397 380,1	96 354,3
Liabilities	420 187,1	338 234,1	81 953,1
Loans to deposits, %	198,5	258,8	87,0
Loans	345 201,4	292 140,0	53 061,4
Deposits	173 894,5	112 889,0	61 005,5
01.07.2022			
Assets to liabilities, %	117,8	117,9	117,4
Assets	495 655,4	394 973,3	100 682,1
Liabilities	420 873,8	335 109,1	85 764,7
Loans to deposits, %	185,7	240,4	84,2
Loans	343 572,4	288 962,9	54 609,5
Deposits	185 062,1	120 189,5	64 872,7

Table 5.1.11

Consolidated balance of commercial banks

Indicators	01.01.2021		01.07.2021		01.01.2022		01.07.2022	
	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
Assets								
Cash and other cash items	9 734,6	2,7	10 371,4	2,6	10 686,3	2,4	12 080,3	2,4
Due from Central bank of Uzbekistan	18 851,4	5,1	23 755,5	6,0	31 514,6	7,1	36 890,2	7,4
Due from other banks - residents	13 146,0	3,6	12 774,7	3,2	13 302,5	3,0	14 954,9	3,0
Due from other banks - non-residents	21 700,5	5,9	18 472,5	4,7	25 074,0	5,6	40 243,5	8,1
Investments and other securities	9 447,7	2,6	13 689,0	3,5	19 633,7	4,4	25 782,7	5,2
Liabilities of clients on financial instruments	1 575,9	0,4	662,0	0,2	1 251,0	0,3	1 165,6	0,2
Loans, net	270 212,8	73,8	291 499,7	73,6	316 382,4	71,1	333 430,4	67,3
Fixed assets, net	8 314,2	2,3	9 008,3	2,3	11 031,9	2,5	11 880,3	2,4
Accrued interest receivable	7 881,6	2,2	9 140,5	2,3	9 387,1	2,1	10 773,9	2,2
Other real estate owned	1 131,2	0,3	1 039,6	0,3	1 339,4	0,3	1 675,4	0,3
Other assets	4 125,1	1,1	5 749,1	1,5	5 319,6	1,2	6 778,1	1,4
Total assets	366 121,1	100,0	396 162,2	100,0	444 922,5	100,0	495 655,4	100,0
Liabilities								
Deposits	114 746,9	37,3	126 114,5	37,8	156 189,8	41,8	185 062,1	44,0
Due to Central bank of Uzbekistan	1 089,2	0,4	232,2	0,1	708,8	0,2	1 410,6	0,3
Due to other banks - residents	13 001,4	4,2	12 824,5	3,8	13 288,6	3,6	15 135,7	3,6
Due to other banks - non-residents	3 175,4	1,0	3 263,0	1,0	4 670,8	1,2	19 339,4	4,6
Credit and leasing operations payable	151 704,0	49,3	168 110,4	50,4	173 750,3	46,5	170 706,4	40,6
Securities released	9 523,0	3,1	10 400,6	3,1	10 612,7	2,8	10 636,4	2,5
Subordinated debts	3 999,5	1,3	4 198,2	1,3	4 248,5	1,1	5 245,4	1,2
Accrued interest payable	3 714,8	1,2	3 456,0	1,0	3 960,0	1,1	4 352,7	1,0
Other liabilities	6 815,6	2,2	4 768,9	1,4	6 575,4	1,8	8 984,9	2,1
Total liabilities	307 769,9	100,0	333 368,2	100,0	374 004,9	100,0	420 873,8	100,0
Capital								
Authorized capital stock	44 655,8	76,5	46 131,9	73,5	54 760,0	77,2	57 205,1	76,5
Capital surplus	434,6	0,7	496,8	0,8	675,5	1,0	862,9	1,2
Reserve capital	5 205,9	8,9	5 308,7	8,5	8 452,2	11,9	6 454,5	8,6
Retained earnings	8 055,0	13,8	10 856,6	17,3	7 029,9	9,9	10 259,0	13,7
Total capital	58 351,3	100,0	62 794,0	100,0	70 917,6	100,0	74 781,6	100,0

Table 5.1.12

Main performance indicators of commercial banks grouped by asset size

(as of July 1, 2022)

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
Assets										
Assets	33	495 655,4	14	15 175,5	6	38 146,4	8	137 606,5	5	304 727,0
Loans, total	33	343 572,4	14	8 443,5	6	17 496,3	8	95 123,4	5	222 509,2
Loans to individuals	33	80 461,1	14	3 593,3	6	5 083,2	8	34 575,3	5	37 209,3
Loans to legal entities	33	263 111,3	14	4 850,1	6	12 413,1	8	60 548,1	5	185 300,0
Short-term loans	33	33 756,7	14	1 642,0	6	3 551,1	8	10 117,7	5	18 445,8
Long-term loans	33	309 815,7	14	6 801,5	6	13 945,2	8	85 005,6	5	204 063,5
Loans in national currency	33	177 859,1	14	6 629,2	6	10 834,0	8	64 445,0	5	95 951,0
Loans in foreign currency	33	165 713,2	14	1 814,3	6	6 662,3	8	30 678,4	5	126 558,3
Equity and financial performance										
Total capital	33	74 781,6	14	3 030,5	6	6 166,0	8	21 487,8	5	44 097,4
Capital adequacy ratio (CAR), %	33	17,0	14	18,9	6	20,0	8	15,9	5	17,1
Profit	33	4 755,2	14	121,4	6	779,7	8	1 744,1	5	2 110,0
Return on assets (ROA), %	33	2,7	14	2,6	6	5,5	8	3,3	5	2,0
Return on equity (ROE), %	33	13,1	14	8,4	6	26,6	8	17,1	5	9,7
Liabilities										
Deposits	33	185 062,1	14	9 346,4	6	26 043,5	8	63 407,4	5	86 264,9

Table 5.1.13

Commercial banks grouped by capital size

Indicators	Total		of which:											
			up to 100 billion UZS		from 100 to 300 billion UZS		from 300 to 500 billion UZS		from 500 billion to 1 trillion UZS		from 1 to 2 trillion UZS		above 2 trillion UZS	
	number of banks	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 %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
01.01.2022														
Total capital	33	70 917,6	2	0,1	8	1,8	5	2,6	2	2,1	8	17,3	8	76,0
including, authorized capital	33	54 760,0	2	0,2	11	2,8	7	4,7	3	4,4	3	8,2	7	79,7
01.02.2022														
Total capital	33	70 858,3	1	0,1	10	2,3	4	2,2	2	2,0	8	17,3	8	76,1
including, authorized capital	33	54 874,2	1	0,1	12	3,0	7	4,7	3	4,4	3	8,2	7	79,6
01.03.2022														
Total capital	33	71 832,4	1	0,1	10	2,2	4	2,2	2	2,0	8	17,3	8	76,1
including, authorized capital	33	56 262,2	1	0,1	12	3,0	7	4,7	3	4,2	3	8,0	7	80,0
01.04.2022														
Total capital	33	72 332,4	2	0,2	9	2,1	4	2,2	2	2,1	8	17,5	8	75,9
including, authorized capital	33	56 279,5	1	0,1	12	3,0	7	4,7	3	4,2	3	8,0	7	80,0
01.05.2022														
Total capital	33	73 304,2	2	0,2	9	2,1	4	2,2	2	2,1	7	14,9	9	78,6
including, authorized capital	33	56 496,9	1	0,1	12	3,0	7	4,7	3	4,2	3	8,0	7	80,1
01.06.2022														
Total capital	33	73 547,2	2	0,2	9	2,1	4	2,3	2	2,1	7	15,1	9	78,2
including, authorized capital	33	57 178,0	1	0,1	12	2,9	6	4,0	4	5,2	3	7,9	7	80,0
01.07.2022														
Total capital	33	74 781,6	2	0,2	9	2,2	3	1,6	3	2,8	6	12,6	10	80,6
including, authorized capital	33	57 205,1	1	0,1	12	3,0	6	4,0	4	5,2	3	7,9	7	79,9

Table 5.1.14

Consolidated balance of microcredit organizations

Indicators	01.01.2021		01.07.2021		01.01.2022		01.07.2022	
	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
Assets								
Cash and other cash items	5,8	0,7	8,2	0,8	12,2	1,0	13,8	0,9
Due from banks	20,5	2,4	29,3	2,9	29,3	2,3	40,8	2,5
Loans, net	745,4	86,3	870,3	86,3	1 123,9	88,3	1 429,2	88,6
Fixed assets, net	25,3	2,9	30,1	3,0	37,5	2,9	39,3	2,4
Accrued interest receivable	49,6	5,7	43,2	4,3	41,5	3,3	48,2	3,0
Other assets	17,1	2,0	27,0	2,7	28,0	2,2	41,6	2,6
Total assets	863,7	100,0	1 008,0	100,0	1 272,4	100,0	1 612,8	100,0
Liabilities								
Credit and leasing operations payable	312,7	94,2	437,0	93,2	555,5	94,8	694,9	93,0
Accrued interest payable	8,1	2,4	14,8	3,2	13,2	2,2	21,8	2,9
Accrued taxes payable	3,9	1,2	3,1	0,7	4,5	0,8	4,5	0,6
Other liabilities	7,4	2,2	13,8	2,9	12,8	2,2	25,9	3,5
Total liabilities	332,0	100,0	468,7	100,0	586,0	100,0	747,1	100,0
Capital								
Authorized capital	325,7	61,3	343,9	63,8	377,1	54,9	442,9	51,2
Reserve capital	22,4	4,2	30,0	5,6	31,6	4,6	37,6	4,3
Retained earnings	183,6	34,5	165,3	30,7	277,7	40,5	385,3	44,5
Total capital	531,7	100,0	539,3	100,0	686,4	100,0	865,7	100,0

Table 5.1.15

Main performance indicators of microcredit organizations (MCO) grouped by asset size

(as of July 1, 2022)

billions of UZS

Indicators	Total		Categorization of microcredit 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 MCO	sum	number of MCO	sum	number of MCO	sum	number of MCO	sum	number of MCO	sum
1	2	3	4	5	6	7	8	9	10	11
Assets										
Total assets	74	1 612,8			30	99,7	17	129,4	27	1 383,7
Loans and micro lease	74	1 429,2			30	73,3	17	107,5	27	1 248,3
Capital										
Total capital	74	865,7			30	78,7	17	77,6	27	709,5
Authorized capital stock	74	442,9			30	68,7	17	53,9	27	320,3
Liabilities										
Total liabilities	74	747,1			30	21,1	17	51,8	27	674,3
Credit and leasing operations payable	74	461,3			30	5,4	17	25,6	27	430,2

Table 5.1.16

Microcredit organizations (MCO) 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 MCO	billions of UZS	number of MCO	share in %	number of MCO	share in %	number of MCO	share in %	number of MCO	share in %
1	2	3	4	5	6	7	8	9	10	11
01.01.2022										
Total capital	70	686,4	1	0,1	24	7,8	32	25,9	13	66,2
including, authorized capital	70	377,1			44	25,1	17	23,7	9	51,2
01.02.2022										
Total capital	71	699,5	1	0,1	27	8,7	30	24,8	13	66,3
including, authorized capital	71	379,7			45	25,6	17	23,5	9	50,9
01.03.2022										
Total capital	71	726,0	2	0,3	24	7,5	31	23,5	14	68,8
including, authorized capital	71	386,2			45	25,2	16	20,8	10	54,0
01.04.2022										
Total capital	71	742,9	2	0,2	25	7,8	28	20,2	16	71,8
including, authorized capital	71	391,8			45	25,0	16	20,5	10	54,4
01.05.2022										
Total capital	71	770,3	1	0,1	23	6,7	30	19,9	17	73,2
including, authorized capital	71	400,2			44	24,0	17	21,5	10	54,5
01.06.2022										
Total capital	72	797,7	1	0,1	24	6,8	30	19,9	17	73,2
including, authorized capital	72	404,0			44	23,8	18	22,2	10	54,0
01.07.2022										
Total capital	74	865,7	2	0,2	25	6,6	30	18,8	17	74,4
including, authorized capital	74	442,9			46	22,4	18	20,6	10	56,9

Table 5.1.17

Consolidated balance of pawnshops

Indicators	01.01.2021		01.07.2021		01.01.2022		01.07.2022	
	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
Assets								
Cash and other cash items	1,6	1,1	1,9	1,0	3,5	1,7	3,6	1,5
Due from banks	2,5	1,7	4,9	2,7	7,6	3,6	11,0	4,6
Loans, net	125,6	85,9	155,5	85,1	175,5	84,1	200,1	83,1
Fixed assets, net	3,4	2,3	3,1	1,7	4,2	2,0	4,5	1,9
Accrued interest receivable	6,4	4,4	7,4	4,1	8,4	4,0	9,5	4,0
Other assets	6,7	4,6	9,9	5,4	9,6	4,6	12,2	5,1
Total assets	146,2	100,0	182,7	100,0	208,8	100,0	240,8	100,0
Liabilities								
Credit and leasing operations payable	11,2	61,8	15,8	64,8	12,5	60,8	14,8	67,0
Accrued interest payable	0,6	3,5	1,0	3,9	0,4	2,0	0,9	4,3
Accrued taxes payable	1,3	7,3	1,8	7,3	2,2	10,9	2,0	9,2
Other liabilities	5,0	27,4	5,8	24,0	5,4	26,4	4,3	19,5
Total liabilities	18,1	100,0	24,3	100,0	20,6	100,0	22,1	100,0
Capital								
Authorized capital	52,2	40,7	58,3	36,8	68,2	36,2	72,9	33,3
Reserve capital	6,5	5,1	6,9	4,4	7,2	3,8	8,3	3,8
Retained earnings	69,4	54,2	93,2	58,8	112,8	60,0	137,5	62,9
Total capital	128,1	100,0	158,4	100,0	188,2	100,0	218,7	100,0

Table 5.1.18

Main performance indicators of pawnshops grouped by asset size

(as of July 1, 2022)

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
Assets										
Total assets	77	240,8	2	1,0	15	10,6	20	28,9	40	200,4
Loans	77	200,1	2	0,7	15	7,6	20	23,7	40	168,1
Capital										
Total capital	77	218,7	2	0,8	15	9,5	20	24,8	40	183,7
Authorized capital stock	77	72,9	2	1,0	15	7,9	20	14,9	40	49,1
Liabilities										
Total liabilities	77	22,1	2	0,2	15	1,1	20	4,1	40	16,8
Credit and leasing operations payable	77	6,4	2		15		20	1,3	40	5,0

Table 5.1.19

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
01.01.2022										
Total capital	73	188,2	4	0,9	13	4,6	34	31,5	22	63,1
including, authorized capital	73	68,2			46	41,7	26	52,8	1	5,5
01.02.2022										
Total capital	73	189,1	4	0,9	12	4,0	35	32,7	22	62,4
including, authorized capital	73	68,1			46	41,7	26	52,7	1	5,5
01.03.2022										
Total capital	74	194,5	4	0,8	14	4,8	34	32,1	22	62,3
including, authorized capital	74	68,9			47	42,4	26	52,2	1	5,5
01.04.2022										
Total capital	76	202,4	4	0,7	15	4,7	34	30,6	23	63,9
including, authorized capital	76	70,6			48	42,3	27	52,3	1	5,3
01.05.2022										
Total capital	76	206,7	5	0,9	15	4,8	33	30,4	23	63,8
including, authorized capital	76	71,6			48	41,7	26	48,7	2	9,5
01.06.2022										
Total capital	76	213,1	6	1,1	15	5,0	30	26,6	25	67,3
including, authorized capital	76	71,8			47	40,4	27	50,1	2	9,5
01.07.2022										
Total capital	77	218,7	5	0,9	16	5,2	29	24,1	27	69,8
including, authorized capital	77	72,9			47	39,8	28	50,9	2	9,4

5.2. Borrowings

Table 5.2.1

Deposits attracted by commercial banks

billions of UZS

Period	Total	in national currency			in foreign currency		
		total	of which:		total	of which:	
			individuals	legal entities		individuals	legal entities
1	2	3	4	5	6	7	8
2021	3 288 100,3	2 567 152,4	368 122,5	2 199 029,9	720 947,8	155 142,6	565 805,2
January	181 621,9	140 702,6	19 749,7	120 952,9	40 919,3	8 715,2	32 204,1
February	200 417,3	157 928,8	21 757,7	136 171,1	42 488,5	9 382,1	33 106,4
March	238 588,0	187 607,9	27 806,0	159 801,9	50 980,2	10 971,5	40 008,7
April	247 197,4	195 348,2	28 246,9	167 101,2	51 849,3	11 524,9	40 324,3
May	255 621,0	194 138,5	29 361,0	164 777,5	61 482,5	12 097,3	49 385,3
June	277 216,1	214 474,1	29 709,4	184 764,6	62 742,1	13 888,9	48 853,2
July	260 897,0	203 680,7	28 430,4	175 250,3	57 216,3	12 335,9	44 880,4
August	302 364,5	239 298,8	32 950,0	206 348,8	63 065,7	15 469,8	47 595,9
September	283 857,9	219 839,2	31 010,6	188 828,6	64 018,7	14 531,3	49 487,5
October	306 421,8	236 462,0	33 918,1	202 543,9	69 959,9	15 725,9	54 234,0
November	337 624,3	268 394,6	39 564,3	228 830,3	69 229,8	15 557,6	53 672,2
December	396 273,0	309 277,3	45 618,4	263 658,9	86 995,7	14 942,4	72 053,3
2022	2 151 387,3	1 687 752,6	279 994,4	1 407 758,2	463 634,7	123 852,7	339 782,0
January	295 378,2	237 737,3	35 040,5	202 696,8	57 640,9	12 543,3	45 097,5
February	291 661,3	228 760,2	37 639,9	191 120,2	62 901,1	13 390,2	49 510,9
March	336 051,3	265 860,3	45 556,6	220 303,6	70 191,1	15 697,0	54 494,0
April	398 841,9	318 824,9	53 033,1	265 791,8	80 016,9	22 017,3	57 999,6
May	372 556,8	285 888,4	48 169,4	237 719,0	86 668,4	25 025,5	61 642,9
June	456 897,9	350 681,6	60 554,8	290 126,7	106 216,3	35 179,3	71 037,0

Table 5.2.2

Deposits attracted by commercial banks
(by type and maturity)

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2021	3 288 100,3	2 949 881,8	330 631,2	252 363,7	106 309,6	212,8	564,7	5 598,9	139 677,7	85 854,8	6 095,6	5 825,6	8 292,5	14 863,0	50 778,1
January	181 621,9	161 253,0	18 091,6	13 774,3	8 111,8	27,3	103,5	3 075,1	2 456,7	6 594,6	461,7	723,7	934,3	1 561,5	2 913,4
February	200 417,3	177 693,1	18 717,6	15 747,1	8 092,7	16,6	72,6	85,5	7 479,6	6 977,1	661,0	382,5	374,1	1 427,5	4 132,0
March	238 588,0	215 524,5	24 313,2	16 852,2	9 150,1	42,4	62,3	155,7	7 441,7	6 211,4	104,7	747,6	683,8	802,4	3 872,8
April	247 197,4	223 841,0	25 046,6	15 795,4	8 405,5	4,9	63,9	148,1	7 173,0	7 561,0	881,3	1 016,5	777,9	972,7	3 912,6
May	255 621,0	231 215,1	26 509,0	16 768,3	8 688,7	4,1	42,2	111,9	7 921,4	7 637,6	720,5	369,5	1 125,7	811,3	4 610,7
June	277 216,1	249 989,3	26 484,4	19 334,4	9 799,8	3,2	39,1	115,0	9 377,3	7 892,5	344,5	313,1	381,7	3 087,2	3 766,0
July	260 897,0	236 625,4	25 308,6	17 998,3	8 283,2	3,8	36,3	78,1	9 596,9	6 273,2	484,0	195,4	342,5	620,3	4 631,0
August	302 364,5	269 700,5	29 492,6	26 741,4	7 962,2	3,9	37,6	74,5	18 663,1	5 922,7	319,9	326,8	435,3	780,1	4 060,6
September	283 857,9	254 804,7	28 235,6	23 089,1	7 632,2	6,7	27,5	153,8	15 268,9	5 964,2	282,3	476,2	1 595,6	882,7	2 727,3
October	306 421,8	275 378,2	31 846,0	23 842,7	9 022,2	6,2	18,6	416,4	14 379,3	7 200,9	1 077,5	325,1	615,4	1 163,9	4 019,1
November	337 624,3	298 828,1	34 857,2	31 044,1	10 334,1	50,8	17,1	392,6	20 249,6	7 752,1	278,2	363,1	529,9	1 525,4	5 055,4
December	396 273,0	355 029,0	41 728,9	31 376,4	10 827,1	43,1	44,0	792,1	19 670,1	9 867,6	480,1	586,1	496,2	1 228,0	7 077,1
2022	2 151 387,3	1 896 631,2	258 935,2	193 505,4	51 227,9	1 166,1	111,1	1 857,9	139 142,3	61 250,7	2 811,7	3 179,3	2 942,0	8 781,4	43 536,4
January	295 378,2	254 694,5	32 643,2	32 610,1	9 203,9	1 040,0	22,4	132,7	22 211,1	8 073,6	1 011,7	224,5	314,0	1 191,1	5 332,2
February	291 661,3	259 678,1	34 338,3	23 093,4	8 057,5	9,9	12,4	243,6	14 770,0	8 889,8	370,0	597,5	555,0	972,6	6 394,7
March	336 051,3	300 776,2	41 667,2	23 770,7	7 521,4	83,1	20,5	243,6	15 902,1	11 504,4	463,3	560,8	456,4	1 056,9	8 967,1
April	398 841,9	346 630,0	47 386,1	41 009,9	7 775,4	26,9	32,3	371,3	32 804,1	11 201,9	584,8	978,4	688,3	2 346,1	6 604,4
May	372 556,8	330 178,1	44 750,2	32 930,6	6 519,4	4,3	16,4	393,8	25 996,7	9 448,2	260,3	244,9	392,7	970,3	7 580,0
June	456 897,9	404 674,3	58 150,3	40 090,7	12 150,3	2,0	7,0	473,0	27 458,3	12 132,8	121,5	573,3	535,6	2 244,4	8 658,0

Table 5.2.3

Balance of deposits in commercial banks

billions of UZS

Date	Total	in national currency			in foreign currency		
		total	of which:		total	of which:	
			individuals	legal entities		individuals	legal entities
1	2	3	4	5	6	7	8
01.01.2021	114 746,9	65 318,3	17 019,2	48 299,2	49 428,5	10 384,4	39 044,2
01.02.2021	111 035,3	62 043,7	16 220,7	45 823,1	48 991,6	10 740,6	38 250,9
01.03.2021	113 113,9	64 265,4	16 776,7	47 488,7	48 848,5	10 797,2	38 051,3
01.04.2021	115 088,5	65 349,4	16 834,1	48 515,4	49 739,1	10 987,0	38 752,1
01.05.2021	118 440,9	69 527,3	17 557,0	51 970,4	48 913,6	11 024,1	37 889,5
01.06.2021	126 239,0	72 686,1	18 318,4	54 367,7	53 552,9	11 200,2	42 352,7
01.07.2021	126 114,5	75 193,8	19 291,5	55 902,4	50 920,7	11 456,1	39 464,6
01.08.2021	128 725,4	76 363,0	19 849,7	56 513,3	52 362,3	11 864,4	40 497,9
01.09.2021	131 324,1	78 856,7	20 945,7	57 911,0	52 467,4	11 823,9	40 643,5
01.10.2021	134 405,8	81 157,2	21 107,4	60 049,8	53 248,5	11 823,0	41 425,5
01.11.2021	140 179,4	85 389,1	21 963,5	63 425,6	54 790,4	11 930,9	42 859,5
01.12.2021	143 496,1	88 035,4	22 145,7	65 889,7	55 460,7	12 095,2	43 365,4
01.01.2022	156 189,8	95 578,2	24 797,0	70 781,2	60 611,7	12 508,9	48 102,8
01.02.2022	149 560,9	92 297,6	23 533,4	68 764,3	57 263,2	13 137,3	44 126,0
01.03.2022	148 349,6	91 215,7	24 221,1	66 994,6	57 133,9	13 261,6	43 872,3
01.04.2022	153 790,2	93 219,0	23 662,6	69 556,4	60 571,2	15 040,9	45 530,3
01.05.2022	161 734,8	100 359,3	27 633,72	72 725,6	61 375,5	15 707,3	45 668,2
01.06.2022	173 894,5	105 629,9	27 756,9	77 873,0	68 264,6	16 656,1	51 608,5
01.07.2022	185 062,1	109 076,4	29 981,5	79 094,8	75 985,8	19 152,0	56 833,8

Table 5.2.4

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

billions of UZS

Date	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2021	114 746,9	53 819,2	7 515,2	11 115,6	483,7	205,4	334,8	628,0	9 463,7	49 812,1	1 275,7	2 125,3	2 233,1	5 688,6	38 489,4
01.02.2021	111 035,3	49 162,6	6 516,9	10 575,2	474,2	176,9	334,3	523,5	9 066,4	51 297,5	576,5	1 804,4	2 846,9	6 780,1	39 289,5
01.03.2021	113 113,9	48 523,9	6 856,5	11 009,9	911,6	134,4	308,5	246,0	9 409,4	53 580,1	770,5	1 434,5	2 630,6	7 246,0	41 498,5
01.04.2021	115 088,5	50 519,5	6 512,4	10 873,0	416,8	88,8	255,1	236,7	9 875,5	53 696,0	90,4	1 391,2	2 397,4	7 934,1	41 882,9
01.05.2021	118 440,9	50 830,8	6 857,9	10 593,0	403,0	16,7	225,4	227,7	9 720,2	57 017,2	931,4	1 770,7	2 714,0	8 289,0	43 312,1
01.06.2021	126 239,0	55 361,1	7 090,3	11 867,0	457,9	12,2	160,0	227,4	11 009,6	59 010,9	714,3	1 422,2	3 648,7	8 088,0	45 137,6
01.07.2021	126 114,5	54 153,7	7 619,2	11 325,9	758,4	10,9	122,9	212,6	10 221,1	60 634,9	359,5	1 178,8	3 487,5	10 012,5	45 596,7
01.08.2021	128 725,4	55 025,0	7 885,8	11 631,6	1 304,3	12,3	103,6	195,5	10 015,9	62 068,8	503,0	868,9	3 154,4	9 835,1	47 707,5
01.09.2021	131 324,1	56 782,1	8 617,4	11 873,9	468,2	12,0	96,1	176,2	11 121,4	62 668,1	324,0	841,1	3 080,2	9 958,0	48 464,7
01.10.2021	134 405,8	58 201,8	8 241,0	11 400,9	375,8	14,7	87,0	203,8	10 719,5	64 803,1	330,7	1 101,1	3 936,0	10 366,3	49 069,0
01.11.2021	140 179,4	59 917,9	8 312,9	11 872,5	450,7	13,2	71,9	476,4	10 860,3	68 389,0	1 046,8	1 267,4	3 831,7	11 034,0	51 209,1
01.12.2021	143 496,1	61 157,5	7 806,9	12 798,5	705,8	57,8	111,8	454,4	11 468,7	69 540,0	322,4	1 075,6	3 557,6	11 232,9	53 351,5
01.01.2022	156 189,8	69 207,7	10 179,6	13 746,4	552,1	92,8	128,8	1 139,7	11 832,9	73 235,7	541,6	1 186,2	3 631,5	10 476,5	57 399,9
01.02.2022	149 560,9	60 923,3	7 976,4	14 106,7	618,7	1 014,2	57,9	612,5	11 803,4	74 530,8	818,4	1 273,6	3 480,7	9 504,0	59 454,2
01.03.2022	148 349,6	57 566,5	8 255,9	12 797,9	532,0	17,2	50,0	545,3	11 653,3	77 985,2	472,9	1 549,3	3 483,7	9 033,8	63 445,6
01.04.2022	153 790,2	59 927,3	8 447,2	12 814,2	409,0	87,8	46,7	510,5	11 760,2	81 048,7	545,5	1 537,3	2 765,5	9 365,5	66 834,9
01.05.2022	161 734,8	64 617,4	11 245,3	13 823,2	613,7	105,3	59,6	743,9	12 300,6	83 294,2	430,7	2 234,1	3 117,4	10 266,5	67 245,5
01.06.2022	173 894,5	74 729,4	10 738,8	13 855,2	488,3	12,6	29,5	848,6	12 476,1	85 310,0	411,0	2 065,3	2 499,6	9 993,1	70 340,9
01.07.2022	185 062,1	83 759,0	12 688,8	13 947,1	478,9	3,6	12,2	1 015,2	12 437,2	87 356,0	122,0	1 700,8	2 309,9	10 113,3	73 109,9

Table 5.2.5

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

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2021	368 122,5	338 413,5	295 882,9	8 257,1	289,2	45,0	495,6	1 045,9	6 381,4	21 451,9	234,9	2 503,0	1 081,2	1 670,8	15 962,1
January	19 749,7	18 061,7	15 897,7	569,6	18,6	21,3	83,8	50,1	395,8	1 118,4	13,8	218,0	142,3	146,3	598,0
February	21 757,7	19 265,8	16 727,7	913,1	19,2	8,2	70,3	65,1	750,3	1 578,7	28,4	215,6	36,9	211,9	1 085,9
March	27 806,0	25 013,9	21 836,8	702,4	20,9	5,4	61,3	104,2	510,6	2 089,7	27,5	277,3	49,5	128,3	1 607,0
April	28 246,9	25 467,1	22 498,2	720,4	22,0	1,3	63,6	91,2	542,3	2 059,4	25,5	260,4	70,0	197,1	1 506,5
May	29 361,0	26 699,6	23 594,7	665,2	17,7	1,1	41,1	83,5	521,8	1 996,1	34,8	232,1	79,9	177,7	1 471,7
June	29 709,4	27 217,7	23 883,1	664,2	19,5	0,4	35,6	74,4	534,4	1 827,5	24,8	164,6	74,7	156,2	1 407,3
July	28 430,4	25 977,1	23 124,4	657,7	15,4	1,4	33,8	49,5	557,6	1 795,7	6,5	121,7	49,5	121,6	1 496,4
August	32 950,0	30 292,7	26 236,2	750,3	26,9	0,9	29,8	67,5	625,2	1 907,1	27,8	270,2	57,0	94,8	1 457,2
September	31 010,6	28 706,6	25 069,0	647,0	27,3	0,7	22,9	77,2	519,0	1 656,9	7,5	165,9	217,5	100,4	1 165,7
October	33 918,1	31 878,2	28 298,8	621,9	27,9	1,0	17,8	126,9	448,3	1 418,0	17,5	173,0	62,9	104,3	1 060,3
November	39 564,3	36 869,5	31 084,1	669,9	28,7	1,3	16,2	153,2	470,4	2 024,9	9,0	242,7	132,3	122,1	1 518,8
December	45 618,4	42 963,7	37 632,1	675,4	45,2	2,1	19,5	103,2	505,5	1 979,4	11,7	161,5	108,7	110,2	1 587,4
2022	279 994,4	257 340,3	226 348,5	5 228,5	75,4	44,5	82,8	1 025,3	4 000,5	17 425,6	97,6	1 083,2	1 211,0	1 897,3	13 136,4
January	35 040,5	32 441,3	29 280,1	559,8	12,1	1,5	15,2	80,6	450,6	2 039,4	6,7	117,7	124,1	272,8	1 518,0
February	37 639,9	35 095,6	31 009,1	586,9	14,0	7,3	11,1	109,9	444,5	1 957,4	6,5	132,4	103,1	149,8	1 565,6
March	45 556,6	42 154,8	36 837,5	754,0	11,7	11,9	12,1	159,6	558,7	2 647,8	7,8	266,3	120,9	188,1	2 064,7
April	53 033,1	48 320,7	42 618,3	990,7	21,3	21,4	23,6	187,0	737,4	3 721,7	55,4	294,7	383,9	590,0	2 397,8
May	48 169,4	44 062,9	38 322,5	1 082,5	9,0	1,4	14,4	229,8	827,8	3 023,9	10,0	147,0	197,2	403,3	2 266,5
June	60 554,8	55 264,8	48 281,1	1 254,6	7,3	1,0	6,4	258,4	981,4	4 035,4	11,2	125,1	281,7	293,4	3 323,9

Table 5.2.6

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

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2021	155 142,6	143 622,5	25 225,3	749,1	8,8	37,5	13,2	22,5	667,1	10 771,0	182,0	703,2	1 899,9	841,3	7 144,7
January	8 715,2	7 854,2	1 607,4	53,4	0,2	3,1	1,0	1,2	47,9	807,6	23,9	57,2	169,8	77,6	479,1
February	9 382,1	8 588,7	1 381,4	42,6	0,6	2,3	1,2	1,4	37,1	750,8	26,6	51,7	155,7	51,2	465,6
March	10 971,5	9 637,1	1 687,2	52,0	2,1	5,5	0,9	5,3	38,2	1 282,4	26,2	63,3	200,8	72,1	920,0
April	11 524,9	10 453,7	1 723,4	44,5	0,7	3,6	0,2	0,6	39,3	1 026,8	79,3	53,4	130,1	73,3	690,7
May	12 097,3	11 269,3	2 083,8	45,2	3,7	3,0	1,1	0,8	36,7	782,7	2,2	63,6	142,2	46,1	528,5
June	13 888,9	12 692,1	1 752,9	251,8	0,0	2,8	3,5	2,7	242,8	945,0	9,7	56,6	128,5	69,2	680,9
July	12 335,9	11 374,8	1 389,8	45,0	0,4	2,4	0,5	1,9	39,8	916,1	0,5	49,3	152,2	174,4	539,8
August	15 469,8	14 616,3	2 371,5	43,9	0,3	3,0	1,2	2,1	37,3	809,6	0,9	53,2	171,6	50,5	533,3
September	14 531,3	13 689,6	2 372,3	32,4	0,2	3,0	0,9	1,4	26,9	809,3	4,8	43,2	141,5	60,6	559,2
October	15 725,9	14 892,3	2 762,5	38,6	0,2	2,7	0,8	1,3	33,6	795,0	0,5	48,0	118,8	60,1	567,5
November	15 557,6	14 604,3	3 017,2	37,7	0,3	3,0	0,9	1,9	31,6	915,6	5,1	84,9	158,8	53,0	613,6
December	14 942,4	13 950,3	3 075,9	61,8	0,1	3,0	0,9	2,0	55,8	930,3	2,2	78,8	229,7	53,1	566,4
2022	123 852,7	114 939,5	28 452,9	582,7	8,5	17,4	9,5	27,9	519,3	8 330,5	53,9	848,7	1 201,0	547,8	5 679,2
January	12 543,3	11 176,2	2 794,5	40,6	0,3	3,5	1,2	3,2	32,3	1 326,6	1,2	94,7	129,7	56,7	1 044,3
February	13 390,2	12 474,8	2 750,1	34,0	0,3	2,4	0,7	1,6	29,0	881,4	4,1	106,7	141,6	48,4	580,5
March	15 697,0	14 038,9	4 162,9	53,6	1,5	2,3	1,4	3,3	45,1	1 604,5	1,8	124,4	328,1	83,2	1 067,0
April	22 017,3	20 363,0	3 998,2	60,1	3,1	5,4	4,2	5,3	42,0	1 594,2	42,6	121,5	280,6	232,4	917,1
May	25 025,5	23 770,6	5 706,1	309,1	3,3	2,9	2,0	2,0	298,9	945,7	1,8	97,8	156,3	70,7	619,2
June	35 179,3	33 115,9	9 041,1	85,3		1,0		12,4	72,0	1 978,1	2,3	303,6	164,7	56,5	1 451,1

Table 5.2.7

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

billions of UZS

Date	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2021	17 019,2	6 130,3	5 518,9	3 025,6	70,8	169,0	319,8	223,2	2 242,8	7 863,3	34,3	315,2	324,2	815,8	6 373,8
01.02.2021	16 220,7	5 139,2	4 532,5	3 121,2	59,6	137,8	320,3	200,5	2 403,0	7 960,3	23,5	367,1	408,6	796,2	6 365,0
01.03.2021	16 776,7	5 441,6	4 810,8	3 017,1	61,4	90,7	295,4	208,8	2 360,8	8 318,0	30,6	424,2	291,4	808,8	6 763,1
01.04.2021	16 834,1	5 110,8	4 496,0	2 775,9	46,3	18,4	241,4	204,7	2 265,1	8 947,3	9,7	467,5	273,5	759,1	7 437,6
01.05.2021	17 557,0	5 315,1	4 715,9	2 733,6	33,8	5,0	211,9	199,6	2 283,3	9 508,2	21,5	415,5	257,6	804,6	8 009,1
01.06.2021	18 318,4	5 524,9	4 878,0	2 767,7	33,3	2,4	147,2	198,4	2 386,4	10 025,8	9,5	351,1	262,2	852,5	8 550,6
01.07.2021	19 291,5	6 045,6	5 375,1	2 739,0	29,4	1,3	107,4	176,8	2 424,1	10 506,8	21,2	339,9	248,0	843,6	9 054,1
01.08.2021	19 849,7	6 289,7	5 529,2	2 549,9	19,2	2,1	87,9	138,6	2 302,1	11 010,1	8,0	337,9	235,6	864,1	9 564,6
01.09.2021	20 945,7	6 992,5	6 143,9	2 542,0	20,5	1,7	77,2	121,0	2 321,6	11 411,2	10,4	407,4	240,0	831,9	9 921,6
01.10.2021	21 107,4	6 676,4	5 780,3	2 531,6	21,4	1,1	68,0	121,8	2 319,3	11 899,5	8,9	451,7	421,6	832,8	10 184,5
01.11.2021	21 963,5	7 010,4	6 014,3	2 607,1	18,6	0,9	55,5	138,7	2 393,4	12 346,0	7,6	521,0	422,1	829,2	10 566,1
01.12.2021	22 145,7	6 603,8	5 603,5	2 685,9	16,4	1,7	45,0	183,2	2 439,6	12 856,0	9,2	370,0	475,1	872,2	11 129,5
01.01.2022	24 797,0	8 791,6	7 743,8	2 712,1	12,2	3,2	43,1	209,8	2 443,8	13 293,2	12,5	387,0	361,4	901,8	11 630,5
01.02.2022	23 533,4	6 617,0	5 606,9	2 833,5	9,5	3,1	35,9	231,3	2 553,7	14 082,8	6,8	409,0	429,4	925,1	12 312,5
01.03.2022	24 221,1	6 703,0	5 782,4	2 931,9	9,3	4,3	29,4	267,2	2 621,8	14 586,1	7,6	332,3	488,2	942,1	12 815,9
01.04.2022	23 662,6	6 544,3	5 786,3	2 883,9	9,2	6,1	24,2	315,4	2 529,0	14 234,4	7,5	448,2	460,9	970,9	12 346,9
01.05.2022	27 633,7	9 227,0	8 336,2	3 060,1	16,3	22,3	34,5	390,8	2 596,1	15 346,7	37,7	639,2	727,0	1 348,6	12 594,1
01.06.2022	27 756,9	8 320,0	7 457,7	3 223,6	7,8	0,4	4,7	380,6	2 830,1	16 213,2	39,5	651,3	732,9	1 523,2	13 266,3
01.07.2022	29 981,5	9 331,1	8 392,2	3 393,0	7,1	0,6	2,6	400,8	2 981,9	17 257,4	11,4	419,9	795,1	1 381,4	14 649,5

Table 5.2.8

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

billions of UZS

Date	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2021	10 384,4	3 167,0	1 764,4	243,6	6,8	11,4	6,2	6,6	212,5	6 973,8	21,9	139,6	556,6	524,8	5 730,8
01.02.2021	10 740,6	3 379,9	1 802,6	261,2	6,9	11,2	6,6	7,2	229,4	7 099,6	24,6	142,3	652,9	534,8	5 745,0
01.03.2021	10 797,2	3 493,5	1 857,6	273,9	7,5	9,8	7,1	8,1	241,3	7 029,8	31,2	143,0	625,8	488,9	5 740,9
01.04.2021	10 987,0	3 490,5	1 842,4	281,7	8,3	11,1	7,8	12,2	242,3	7 214,8	25,3	147,2	631,2	487,0	5 924,1
01.05.2021	11 024,1	3 514,3	1 953,9	288,6	9,0	9,6	7,6	11,3	251,1	7 221,3	78,9	140,8	610,8	478,9	5 911,9
01.06.2021	11 200,2	3 656,4	2 032,7	293,8	11,7	9,8	6,9	11,4	254,1	7 250,0	3,9	150,3	614,5	474,9	6 006,4
01.07.2021	11 456,1	3 810,7	2 060,2	293,7	10,9	9,5	9,7	12,2	251,4	7 351,7	11,0	134,5	611,7	448,4	6 146,0
01.08.2021	11 864,4	4 155,7	2 152,0	305,0	9,5	10,1	9,0	12,6	263,8	7 403,8	0,8	139,3	601,2	544,4	6 118,1
01.09.2021	11 823,9	4 055,6	2 256,2	305,6	9,8	10,3	9,9	13,5	262,1	7 462,7	1,5	134,3	586,1	541,0	6 199,8
01.10.2021	11 823,0	3 992,5	2 251,4	305,5	10,0	10,6	10,5	13,9	260,5	7 525,0	5,5	127,3	580,2	540,1	6 271,9
01.11.2021	11 930,9	4 019,7	2 090,7	305,7	10,0	10,5	10,6	14,0	260,6	7 605,5	0,9	127,1	568,1	527,8	6 381,5
01.12.2021	12 095,2	3 913,6	2 025,9	303,0	10,2	10,9	11,2	14,6	256,1	7 878,6	5,2	153,8	565,8	525,0	6 628,8
01.01.2022	12 508,9	4 065,6	2 157,7	324,8	9,0	9,6	10,3	14,9	281,0	8 118,4	0,7	174,6	657,6	496,1	6 789,4
01.02.2022	13 137,3	4 122,4	2 180,5	318,2	8,9	11,1	10,7	13,1	274,3	8 696,7	1,0	205,1	655,7	390,2	7 444,7
01.03.2022	13 261,6	4 274,9	2 292,3	318,7	7,9	12,1	10,3	13,2	275,1	8 668,0	3,8	208,6	557,9	379,8	7 518,0
01.04.2022	15 040,9	5 385,0	2 486,2	332,9	8,0	11,8	10,9	13,7	288,4	9 323,0	0,8	226,1	709,1	390,6	7 996,5
01.05.2022	15 707,3	6 312,7	2 718,5	310,3	4,2	13,1	9,4	11,8	271,8	9 084,4	42,0	249,5	813,0	524,7	7 455,3
01.06.2022	16 656,1	7 417,3	3 081,8	303,5	4,1	12,0	9,0	11,5	266,9	8 935,3	21,1	253,9	805,2	465,0	7 390,1
01.07.2022	19 152,0	9 672,4	4 103,5	292,4	2,8	2,8	0,1	4,7	282,0	9 187,2	2,3	176,8	557,0	333,2	8 117,9

Table 5.2.9

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

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2021	2 199 029,9	1 913 273,8	9 414,2	239 026,7	104 889,8	130,2	55,9	4 092,0	129 858,7	46 729,4	5 662,5	2 251,7	5 263,0	11 780,6	21 771,5
January	120 952,9	103 549,6	579,5	13 078,2	8 080,9	2,8	18,7	3 023,8	1 952,0	4 325,1	423,9	442,8	622,2	1 251,3	1 584,7
February	136 171,1	117 834,5	601,0	14 760,0	8 045,2	6,0	1,1	19,0	6 688,7	3 576,6	606,1	111,5	181,5	1 160,8	1 516,8
March	159 801,9	141 206,9	778,4	15 964,8	9 103,1	31,5	0,1	46,2	6 783,9	2 630,2	50,9	302,0	427,8	564,9	1 284,5
April	167 101,2	148 125,7	813,9	14 938,5	8 381,5			56,4	6 500,6	4 037,1	776,5	629,4	577,8	700,6	1 352,8
May	164 777,5	147 339,4	820,5	14 179,3	8 090,9			27,7	6 060,7	3 258,8	683,4	73,8	903,6	520,9	1 077,2
June	184 764,6	161 801,1	841,3	18 252,9	9 747,3		0,0	38,0	8 467,6	4 710,7	309,9	91,9	163,7	2 836,9	1 308,3
July	175 250,3	154 802,6	784,7	17 171,9	8 260,0		1,9	6,4	8 903,6	3 275,7	477,0	14,9	119,6	324,1	2 340,2
August	206 348,8	178 177,6	876,3	25 383,2	7 929,1		6,6	4,9	17 442,5	2 787,9	291,1	3,4	203,0	627,9	1 662,5
September	188 828,6	163 334,1	785,6	22 111,6	7 578,8	3,0	3,7	39,7	14 486,3	3 382,9	270,0	206,6	1 236,6	701,6	968,2
October	202 543,9	175 047,8	777,4	23 053,3	8 983,8	2,5	0,0	288,2	13 778,8	4 442,7	1 051,5	104,0	433,7	998,6	1 854,9
November	228 830,3	194 696,5	744,6	29 846,2	10 065,0	46,4		22,4	19 712,4	4 287,5	255,9	35,6	235,8	1 028,1	2 732,2
December	263 658,9	227 358,0	1 011,0	30 286,9	10 624,3	38,0	23,7	519,4	19 081,5	6 014,0	466,3	236,0	157,8	1 064,7	4 089,2
2022	1 407 758,2	1 193 308,8	4 085,3	186 607,7	51 007,4	1 104,0	14,2	423,3	134 058,8	27 841,8	2 420,9	459,8	248,7	5 108,1	19 604,3
January	202 696,8	166 705,5	563,0	31 899,1	9 148,1	1 035,0	6,1	5,4	21 704,5	4 092,1	1 003,8	12,1	60,2	804,4	2 211,6
February	191 120,2	165 597,7	571,8	22 267,1	8 038,2		0,6	48,6	14 179,7	3 255,5	359,4	49,6	28,9	589,6	2 227,9
March	220 303,6	191 438,3	661,4	22 714,5	7 507,3	69,0	7,0	30,3	15 100,9	6 150,8	453,7	170,0	7,4	782,9	4 736,8
April	265 791,8	222 131,1	763,8	39 624,3	7 704,7		0,3	77,2	31 842,1	4 036,4	261,8	215,6	23,8	901,3	2 633,8
May	237 719,0	201 154,6	715,9	31 471,5	6 503,8			117,5	24 850,1	5 092,9	242,9	0,1	39,2	492,6	4 318,1
June	290 126,7	246 281,5	809,4	38 631,1	12 105,3		0,2	144,3	26 381,4	5 214,1	99,2	12,4	89,2	1 537,3	3 476,0

Table 5.2.10

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

billions of UZS

Period	Total	including:													
		demand deposits	of which bank cards	savings deposits	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2021	565 805,2	554 571,9	108,9	4 330,8	1 121,8	0,1	0,0	438,4	2 770,4	6 902,5	16,2	367,7	48,4	570,3	5 899,8
January	32 204,1	31 787,4	6,9	73,2	12,2	0,1			60,9	343,5		5,7		86,1	251,6
February	33 106,4	32 004,0	7,5	31,3	27,8	0,1			3,5	1 071,0		3,7		3,6	1 063,7
March	40 008,7	39 666,6	10,9	132,9	23,9		0,0		109,0	209,1		105,0	5,7	37,1	61,3
April	40 324,3	39 794,5	11,1	92,1	1,3				90,8	437,7		73,3		1,7	362,7
May	49 385,3	45 906,7	10,0	1 878,6	576,5				1 302,2	1 600,0				66,6	1 533,3
June	48 853,2	48 278,4	7,1	165,5	33,0				132,5	409,3			14,8	25,0	369,5
July	44 880,4	44 471,0	9,7	123,7	7,4			20,4	95,9	285,7		9,6	21,2	0,2	254,7
August	47 595,9	46 613,9	8,6	563,9	5,8			0,0	558,1	418,1			3,7	6,9	407,5
September	49 487,5	49 074,4	8,7	298,1	25,9			35,4	236,7	115,0		60,6		20,1	34,3
October	54 234,0	53 559,9	7,3	128,8	10,3				118,5	545,2	8,0			0,8	536,4
November	53 672,2	52 657,8	11,3	490,3	240,1			215,1	35,1	524,0	8,2		3,0	322,1	190,8
December	72 053,3	70 757,1	9,8	352,3	157,5			167,5	27,3	943,9		109,8			834,1
2022	339 782,0	331 042,6	48,4	1 086,5	136,5	0,2	4,6	381,4	563,8	7 652,8	239,3	787,5	281,3	1 228,1	5 116,5
January	45 097,5	44 371,4	5,6	110,6	43,4			43,4	23,8	615,5		0,0		57,2	558,3
February	49 510,9	46 510,0	7,2	205,4	4,9	0,2		83,5	116,7	2 795,5		308,8	281,3	184,8	2 020,6
March	54 494,0	53 144,1	5,4	248,6	0,9			50,3	197,3	1 101,3				2,7	1 098,6
April	57 999,6	55 815,1	5,8	334,8	46,2		4,2	101,7	182,6	1 849,6	224,9	346,6		622,4	655,7
May	61 642,9	61 189,9	5,8	67,4	3,2			44,5	19,8	385,6	5,6			3,8	376,2
June	71 037,0	70 012,1	18,6	119,7	37,8		0,4	57,9	23,6	905,3	8,8	132,1		357,2	407,1

Table 5.2.11

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

billions of UZS

Date	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2021	48 299,2	21 471,9	210,3	6 736,4	347,8	25,0	8,8	386,6	5 968,2	20 090,9	1 219,5	1 670,5	1 350,9	4 138,5	11 711,6
01.02.2021	45 823,1	18 257,2	159,5	6 527,9	381,4	27,8	7,4	304,1	5 807,2	21 038,0	528,4	1 289,3	1 785,5	5 151,6	12 283,3
01.03.2021	47 488,7	18 426,8	166,1	7 122,7	372,8	33,8	6,0	17,4	6 692,6	21 939,2	708,7	857,9	1 713,4	5 762,5	12 896,7
01.04.2021	48 515,4	19 649,4	152,7	7 249,9	315,0	59,3	5,9	19,8	6 849,9	21 616,1	55,3	662,9	1 487,0	6 469,5	12 941,3
01.05.2021	51 970,4	20 446,3	167,1	7 302,6	332,4	2,1	5,9	16,7	6 945,4	24 221,5	830,9	1 035,7	1 839,9	6 704,0	13 810,9
01.06.2021	54 367,7	22 490,9	158,8	7 383,0	394,0		5,9	17,6	6 965,5	24 493,9	700,9	741,0	2 766,3	6 504,0	13 781,6
01.07.2021	55 902,4	22 745,7	163,7	7 557,8	700,1		5,8	23,6	6 828,3	25 598,9	327,3	630,1	2 612,8	8 438,0	13 590,7
01.08.2021	56 513,3	22 018,5	184,0	8 009,0	765,7		6,6	23,9	7 212,7	26 485,8	494,2	382,1	2 281,9	8 166,0	15 161,6
01.09.2021	57 911,0	22 992,1	195,4	8 331,8	425,2		9,0	24,3	7 873,3	26 587,1	312,1	299,4	2 214,5	8 322,1	15 438,9
01.10.2021	60 049,8	23 938,6	186,4	7 963,1	310,8	3,0	8,4	28,0	7 612,8	28 148,2	299,4	462,2	2 909,2	8 704,6	15 772,8
01.11.2021	63 425,6	24 116,4	186,3	8 485,6	387,1	1,8	5,8	299,6	7 791,3	30 823,5	1 030,3	559,5	2 837,8	9 398,7	16 997,3
01.12.2021	65 889,7	25 987,9	155,4	9 091,7	645,3	45,2	55,6	38,1	8 307,6	30 810,1	299,8	491,4	2 513,7	9 241,3	18 263,9
01.01.2022	70 781,2	27 694,5	256,3	9 989,9	500,2	80,0	75,4	527,5	8 806,9	33 096,7	528,3	514,6	2 604,3	8 541,2	20 908,3
01.02.2022	68 764,3	24 620,4	167,9	10 641,5	569,4	1 000,0	11,3	365,4	8 695,4	33 502,4	810,6	506,5	2 387,5	7 646,9	22 150,9
01.03.2022	66 994,6	23 974,8	159,8	9 166,8	483,7		10,3	202,4	8 470,3	33 853,1	461,5	549,1	2 153,6	6 987,2	23 701,7
01.04.2022	69 556,4	24 890,2	153,3	9 141,5	360,8	69,0	11,6	64,4	8 635,6	35 524,7	537,2	680,7	1 303,8	7 245,6	25 757,4
01.05.2022	72 725,6	26 614,8	168,7	9 929,7	563,0	69,0	11,7	121,9	9 164,1	36 181,1	342,1	870,3	1 307,4	7 000,2	26 661,0
01.06.2022	77 873,0	29 836,1	177,5	9 816,8	461,8		11,7	200,5	9 142,7	38 220,2	322,9	824,2	961,6	6 730,1	29 381,4
01.07.2022	79 094,8	30 551,6	170,9	9 698,5	441,8		5,1	299,7	8 951,9	38 844,7	99,6	620,8	936,1	6 917,3	30 270,9

Table 5.2.12

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

billions of UZS

Date	Total	including:													
		demand deposits	of which bank cards	savings deposit	of which:					time deposits	of which:				
					up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year		up to 30 days	31 to 90 days	91 to 180 days	181 to 365 days	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
01.01.2021	39 044,2	23 050,0	21,7	1 110,1	58,3			11,6	1 040,2	14 884,1			1,3	209,5	14 673,2
01.02.2021	38 250,9	22 386,4	22,3	664,9	26,3	0,1		11,6	626,9	15 199,6		5,7		297,6	14 896,3
01.03.2021	38 051,3	21 162,0	22,0	596,2	469,9	0,1		11,6	114,6	16 293,2		9,4		185,9	16 097,8
01.04.2021	38 752,1	22 268,8	21,2	565,5	47,2	0,1			518,2	15 917,8		113,7	5,7	218,6	15 579,9
01.05.2021	37 889,5	21 555,0	21,0	268,2	27,8	0,1			240,4	16 066,2		178,7	5,7	301,6	15 580,3
01.06.2021	42 352,7	23 689,0	20,8	1 422,5	18,9	0,1			1 403,6	17 241,2		179,9	5,7	256,6	16 799,0
01.07.2021	39 464,6	21 551,6	20,2	735,4	18,0	0,1			717,3	17 177,6		74,2	14,9	282,6	16 805,8
01.08.2021	40 497,9	22 561,1	20,5	767,7	509,9	0,1		20,4	237,4	17 169,1		9,6	35,7	260,6	16 863,2
01.09.2021	40 643,5	22 742,0	21,9	694,4	12,7	0,1		17,3	664,3	17 207,1			39,5	263,1	16 904,4
01.10.2021	41 425,5	23 594,3	22,8	600,7	33,6	0,1		40,2	526,9	17 230,4	16,8	59,9	25,1	288,8	16 839,8
01.11.2021	42 859,5	24 771,4	21,7	474,1	34,9			24,1	415,0	17 614,0	8,0	59,8	3,7	278,2	17 264,2
01.12.2021	43 365,4	24 652,2	22,0	717,9	34,0			218,4	465,4	17 995,3	8,1	60,4	3,0	594,4	17 329,4
01.01.2022	48 102,8	28 656,0	21,8	719,5	30,8			387,5	301,3	18 727,3		109,9	8,2	537,4	18 071,7
01.02.2022	44 126,0	25 563,5	21,2	313,5	30,9			2,7	280,0	18 248,9		153,0	8,2	541,8	17 546,0
01.03.2022	43 872,3	22 613,8	21,4	380,5	31,1	0,9		62,4	286,2	20 878,0		459,3	284,0	724,7	19 410,0
01.04.2022	45 530,3	23 107,8	21,4	455,8	30,9	0,9		116,9	307,1	21 966,6		182,4	291,7	758,4	20 734,1
01.05.2022	45 668,2	22 462,9	21,9	523,2	30,2	0,9	4,1	219,4	268,6	22 682,1	8,9	475,1	270,0	1 392,9	20 535,2
01.06.2022	51 608,5	29 156,0	21,8	511,3	14,6	0,2	4,1	256,0	236,4	21 941,2	27,5	335,8		1 274,8	20 303,1
01.07.2022	56 833,8	34 203,9	22,1	563,2	27,2	0,2	4,4	310,1	221,4	22 066,6	8,7	483,3	21,7	1 481,4	20 071,5

Table 5.2.13

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

Deposits by type and maturity	2021												2022					
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Weighted average interest rates on all time deposits up to 1 year	16,0	17,6	18,3	16,8	16,6	16,4	15,5	16,3	16,4	15,2	15,8	15,0	15,2	16,0	16,9	18,7	18,3	18,8
Weighted average interest rates on all time deposits over 1 year	15,9	17,0	17,4	18,1	17,8	18,1	17,9	18,3	18,9	17,6	17,3	18,3	18,4	18,5	18,5	19,7	19,3	19,6
Weighted average interest rates on all time individual deposits	17,0	18,3	19,1	19,3	19,4	19,5	20,0	20,1	20,3	19,6	20,5	20,2	20,2	20,4	20,9	20,8	20,8	21,0
- up to 30 days	12,6	13,9	18,8	13,8	14,1	14,5	10,7	13,9	11,5	14,1	10,8	14,4	10,9	11,1	11,1	16,3	12,4	11,0
- from 31 to 90 days	15,5	16,3	16,0	16,0	16,2	15,9	15,8	19,3	18,5	17,5	18,8	16,7	16,6	16,5	19,9	19,9	17,8	17,1
- from 91 to 180 days	16,0	15,8	15,6	16,1	16,6	16,6	16,7	17,7	20,6	16,8	20,6	19,3	19,6	20,5	20,5	21,0	20,0	20,8
- from 181 to 365 days	17,6	18,5	18,6	19,4	19,0	18,9	18,7	18,9	19,1	18,5	18,7	18,7	19,2	19,0	18,3	20,4	19,5	20,3
- over 1 year	17,7	18,9	19,7	20,1	20,3	20,2	20,7	20,6	20,6	20,2	21,0	20,8	20,8	20,9	21,3	21,0	21,3	21,2
Weighted average interest rates on all time corporate deposits	15,7	16,8	16,7	16,3	15,8	16,0	15,2	15,2	15,4	15,1	14,7	15,1	15,1	15,5	16,2	17,3	17,2	17,7
- up to 30 days	15,0	15,5		15,5	15,0	14,5	14,5	14,5	14,5	14,5	14,4	14,5	13,3	14,5	17,5	17,2	17,0	10,5
- from 31 to 90 days	15,6	14,7	19,0	15,2	11,5	14,3	14,8	15,2	15,5	11,6	13,3	12,3	14,3	13,0	13,1	13,6	13,5	13,8
- from 91 to 180 days	17,0	16,4	21,7	18,2	17,3	16,1	15,3	13,0	15,8	14,8	15,3	15,7	14,1	14,1	11,9	18,4	14,4	16,2
- from 181 to 365 days	16,0	19,3	16,7	18,5	17,7	16,5	15,6	16,4	15,4	15,6	14,6	14,7	15,5	15,7	15,5	18,1	18,0	19,1
- over 1 year	15,0	15,3	14,6	15,4	14,4	14,9	15,4	15,1	15,6	15,5	14,8	15,9	16,1	15,7	16,4	17,3	17,2	17,1

Table 5.2.14

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

Deposits by type and maturity	2021												2022					
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Weighted average interest rates on all time deposits up to 1 year	3,0	3,1	3,3	3,2	3,5	3,5	3,5	3,7	3,0	3,0	2,2	2,8	3,2	1,7	3,2	3,4	3,4	2,9
Weighted average interest rates on all time deposits over 1 year	4,6	3,7	4,4	4,3	3,7	4,4	4,1	4,3	4,4	4,0	4,4	2,9	3,5	3,0	3,5	4,4	4,2	4,0
Weighted average interest rates on all time individual deposits	3,7	3,7	4,0	4,2	4,0	4,2	4,1	4,1	4,0	4,5	4,1	4,0	3,9	4,0	3,9	4,2	4,0	3,9
- up to 30 days	2,6	2,7	2,5	3,3	3,0	3,5	1,8	2,3	2,5	2,2	1,0	1,6	4,4	1,8	3,2	3,4	5,8	1,5
- from 31 to 90 days	2,5	2,5	2,5	2,7	2,9	2,8	2,7	2,8	2,9	2,7	2,7	3,0	3,1	3,0	2,9	3,6	3,4	3,3
- from 91 to 180 days	3,1	3,1	3,2	3,5	3,0	3,6	4,0	3,9	3,1	3,0	3,0	3,2	4,0	3,1	3,2	3,7	3,3	3,0
- from 181 to 365 days	3,9	3,8	3,7	3,9	3,9	3,9	3,6	3,6	3,7	3,6	3,7	3,7	3,8	3,7	3,7	4,9	3,7	3,5
- over 1 year	4,1	4,1	4,3	4,7	4,5	4,5	4,4	4,4	4,4	5,1	4,6	4,5	4,0	4,4	4,3	4,3	4,2	4,2
Weighted average interest rates on all time corporate deposits	4,7	3,5	4,0	3,5	3,5	4,3	3,2	4,2	3,0	2,9	2,6	1,8	2,5	2,2	2,8	3,7	4,0	2,7
- up to 30 days										0,5	1,0					0,5	0,5	0,5
- from 31 to 90 days	3,5	3,5	3,5	2,0			2,0		1,9			1,5	1,5	0,9		2,1		1,5
- from 91 to 180 days			3,5			3,1	2,0	4,5			2,3			1,0				
- from 181 to 365 days	2,6	4,4	4,0	5,0	5,0	4,1	4,5	4,5	4,5		1,5		1,0	1,6	4,5	4,8	4,3	
- over 1 year	5,5	3,5	4,9	3,8	3,4	4,4	3,3	4,2	4,1	2,9	3,8	1,9	2,7	2,6	2,8	4,6	4,1	3,2

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
2021	166 240,9	102 258,6	58 637,8	3 099,9	40 520,9	63 982,3	63 729,0	253,3	
January	8 641,4	4 421,8	2 797,2	116,9	1 507,7	4 219,6	4 208,5	11,2	
February	10 132,7	6 518,9	3 896,9	242,3	2 379,7	3 613,8	3 596,7	17,2	
March	14 103,4	8 889,8	5 146,1	303,9	3 439,9	5 213,6	5 199,5	14,1	
April	16 681,9	11 106,9	6 763,1	317,6	4 026,2	5 575,0	5 560,3	14,7	
May	14 834,6	9 495,1	5 568,0	284,1	3 642,9	5 339,6	5 319,0	20,6	
June	14 596,7	8 777,1	4 804,5	274,5	3 698,2	5 819,6	5 796,7	22,9	
July	12 792,5	7 526,0	3 982,2	252,5	3 291,3	5 266,5	5 248,4	18,1	
August	14 454,7	8 338,0	4 376,1	257,7	3 704,2	6 116,7	6 090,1	26,6	
September	13 041,7	8 373,6	4 732,0	258,3	3 383,4	4 668,0	4 644,4	23,6	
October	13 803,3	8 651,1	5 072,0	313,9	3 265,1	5 152,3	5 124,4	27,9	
November	14 015,5	8 717,0	4 698,1	232,7	3 786,2	5 298,5	5 265,7	32,7	
December	19 142,4	11 443,1	6 801,5	245,5	4 396,1	7 699,2	7 675,3	23,9	
2022	87 227,4	57 560,3	29 597,8	1 460,6	26 501,8	29 667,1	29 428,0	239,1	
January	9 386,8	5 821,0	3 316,2	184,5	2 320,3	3 565,8	3 545,0	20,8	
February	12 058,4	8 093,5	4 153,3	264,0	3 676,1	3 964,9	3 921,3	43,6	
March	16 299,4	11 250,8	6 136,0	242,7	4 872,1	5 048,6	5 008,6	40,0	
April	16 314,7	11 575,4	5 853,2	302,5	5 419,7	4 739,3	4 712,5	26,8	
May	15 961,0	10 036,3	5 153,1	217,8	4 665,4	5 924,7	5 873,7	51,0	
June	17 207,1	10 783,3	4 986,0	249,1	5 548,2	6 423,7	6 367,0	56,8	

* All previous published data have been revised

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
2021	166 240,9	51 335,6	21 133,2	6 745,4	26 849,6	6 309,6	40 520,9	13 346,6
January	8 641,4	2 947,4	1 351,6	372,4	1 263,4	529,0	1 507,7	670,0
February	10 132,7	3 170,6	1 381,1	415,5	1 658,7	187,0	2 379,7	940,2
March	14 103,4	4 507,7	2 413,8	597,1	1 813,7	303,2	3 439,9	1 028,0
April	16 681,9	4 138,5	3 137,6	542,1	2 115,1	1 482,5	4 026,2	1 239,9
May	14 834,6	4 333,5	2 645,6	575,6	2 453,9	327,4	3 642,9	855,7
June	14 596,7	4 757,9	1 686,0	500,2	2 078,7	508,0	3 698,2	1 367,7
July	12 792,5	4 454,3	1 219,4	607,9	1 993,6	251,3	3 291,3	974,7
August	14 454,7	5 228,5	1 254,0	580,4	2 281,3	348,6	3 704,2	1 057,7
September	13 041,7	3 630,3	1 554,4	444,8	2 143,1	430,2	3 383,4	1 455,4
October	13 803,3	4 113,4	1 682,2	670,2	2 584,6	304,6	3 265,1	1 183,1
November	14 015,5	4 041,7	1 084,7	629,3	2 755,9	657,8	3 786,2	1 059,9
December	19 142,4	6 011,7	1 722,7	809,9	3 707,7	980,0	4 396,1	1 514,2
2022	87 227,4	24 843,6	7 799,8	3 312,1	14 822,5	3 047,8	26 502,6	6 898,9
January	9 386,8	3 561,3	1 003,4	265,3	1 407,4	243,4	2 320,3	585,6
February	12 058,4	3 359,1	1 392,4	458,5	2 063,1	322,7	3 676,1	786,4
March	16 299,4	4 772,3	1 323,5	517,7	2 527,2	396,6	4 872,6	1 889,5
April	16 314,7	4 236,6	1 574,7	702,8	2 840,8	483,1	5 419,7	1 057,1
May	15 961,0	4 185,1	1 398,9	545,3	3 149,6	1 121,9	4 665,7	894,5
June	17 207,1	4 729,2	1 107,0	822,5	2 834,4	480,0	5 548,2	1 685,8

* All previous published data have been revised

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
2021	166 240,9	43 447,8	63 319,8	12 637,9	9 787,6	37 047,7
January	8 641,4	2 637,4	3 510,8	694,4	483,5	1 315,2
February	10 132,7	2 510,2	3 930,1	690,0	461,6	2 540,9
March	14 103,4	3 910,5	4 978,5	777,6	633,9	3 802,9
April	16 681,9	4 366,3	6 724,2	1 058,3	633,4	3 899,7
May	14 834,6	2 912,0	5 928,6	1 162,2	546,7	4 285,2
June	14 596,7	4 207,0	5 181,2	1 042,3	754,6	3 411,7
July	12 792,5	3 534,7	4 576,7	1 137,4	756,0	2 787,6
August	14 454,7	3 927,9	5 049,4	1 232,3	957,3	3 287,8
September	13 041,7	3 019,9	5 256,6	1 003,0	913,2	2 848,9
October	13 803,3	3 201,6	5 995,7	1 029,9	818,6	2 757,6
November	14 015,5	4 089,5	4 653,9	1 109,6	1 069,5	3 093,0
December	19 142,4	5 130,8	7 534,2	1 700,9	1 759,3	3 017,2
2022	87 227,4	17 161,9	36 442,0	4 861,9	6 517,0	22 244,6
January	9 386,8	1 495,5	4 936,5	462,6	683,9	1 808,4
February	12 058,4	2 351,9	5 171,0	665,8	1 069,8	2 799,9
March	16 299,4	3 218,3	6 834,9	1 220,4	1 075,7	3 950,1
April	16 314,7	2 924,2	6 526,7	921,2	1 310,6	4 632,0
May	15 961,0	3 559,6	6 496,3	710,5	1 062,8	4 131,7
June	17 207,1	3 612,3	6 476,6	881,4	1 314,2	4 922,5

* All previous published data have been revised

Table 5.3.4

Outstanding loans of commercial banks
(by client category)

billions of UZS

Date	Total	in national currency				in national 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
01.01.2021	275 280,6	138 629,0	80 323,6	3 417,6	54 887,7	136 651,7	136 487,4	164,3	
01.02.2021	276 100,8	137 754,0	79 709,1	3 337,6	54 707,3	138 346,8	138 180,5	166,3	
01.03.2021	278 568,7	138 992,8	80 289,8	3 364,7	55 338,3	139 576,0	139 400,0	176,0	
01.04.2021	281 857,6	141 619,1	81 445,1	3 416,1	56 757,9	140 238,5	140 057,2	181,3	
01.05.2021	290 402,4	146 069,4	83 840,8	3 487,0	58 741,6	144 333,0	144 145,5	187,4	
01.06.2021	296 127,7	149 202,7	85 382,8	3 526,4	60 293,5	146 924,9	146 724,2	200,7	
01.07.2021	298 745,0	149 848,2	84 484,7	3 547,7	61 815,7	148 896,8	148 682,4	214,3	
01.08.2021	301 188,0	151 508,0	84 957,7	3 556,2	62 994,1	149 679,9	149 456,1	223,8	
01.09.2021	305 704,4	153 854,6	85 790,4	3 557,1	64 507,1	151 849,9	151 611,2	238,7	
01.10.2021	310 005,2	156 745,7	87 395,7	3 555,4	65 794,5	153 259,5	153 006,6	253,0	
01.11.2021	314 584,5	159 503,9	89 036,6	3 613,6	66 853,7	155 080,6	154 813,4	267,2	
01.12.2021	319 109,5	161 907,1	90 178,7	3 603,7	68 124,7	157 202,5	156 914,5	287,9	
01.01.2022	324 681,5	163 623,5	90 571,3	3 556,0	69 496,2	161 057,9	160 760,6	297,3	
01.02.2022	322 671,9	163 711,4	90 578,3	3 528,5	69 604,6	158 960,6	158 655,8	304,8	
01.03.2022	325 728,3	165 749,6	91 191,2	3 576,2	70 982,2	159 978,7	159 642,2	336,5	
01.04.2022	338 758,4	169 886,4	93 598,5	3 528,1	72 759,8	168 872,1	168 500,1	371,9	
01.05.2022	338 796,3	173 889,8	94 996,9	3 578,6	75 314,4	164 906,5	164 536,6	369,9	
01.06.2022	343 792,0	177 863,2	96 689,0	3 564,6	77 609,6	165 928,9	165 531,3	397,6	
01.07.2022	342 214,8	177 816,6	93 776,7	3 578,9	80 461,1	164 398,2	163 972,0	426,1	

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
01.01.2021	275 280,6	28 243,8	16 988,2	11 255,7	247 036,8	121 640,8	125 396,0
01.02.2021	276 100,8	29 680,9	17 550,9	12 130,0	246 419,9	120 203,1	126 216,8
01.03.2021	278 568,7	31 162,4	18 564,5	12 597,9	247 406,3	120 428,3	126 978,0
01.04.2021	281 857,6	31 549,6	19 036,6	12 513,0	250 308,0	122 582,5	127 725,5
01.05.2021	290 402,4	32 596,1	19 923,0	12 673,1	257 806,3	126 146,4	131 659,9
01.06.2021	296 127,7	32 392,5	20 183,9	12 208,6	263 735,1	129 018,8	134 716,3
01.07.2021	298 745,0	29 827,3	17 420,9	12 406,4	268 917,7	132 427,3	136 490,4
01.08.2021	301 188,0	29 730,0	16 521,5	13 208,5	271 458,0	134 986,5	136 471,4
01.09.2021	305 704,4	29 820,5	16 644,4	13 176,1	275 884,0	137 210,2	138 673,8
01.10.2021	310 005,2	31 275,5	18 130,5	13 144,9	278 729,7	138 615,1	140 114,6
01.11.2021	314 584,5	33 565,5	20 148,0	13 417,5	281 019,0	139 355,9	141 663,1
01.12.2021	319 109,5	33 968,2	20 786,8	13 181,5	285 141,3	141 120,3	144 021,0
01.01.2022	324 681,5	33 282,4	19 715,9	13 566,5	291 399,1	143 907,7	147 491,4
01.02.2022	322 671,9	34 391,7	20 618,4	13 773,3	288 280,2	143 093,0	145 187,3
01.03.2022	325 728,3	33 888,9	20 586,9	13 302,1	291 839,3	145 162,7	146 676,6
01.04.2022	338 758,4	36 260,2	20 587,6	15 672,6	302 498,2	149 298,7	153 199,5
01.05.2022	338 796,3	36 641,4	20 802,5	15 838,8	302 154,9	153 087,3	149 067,6
01.06.2022	343 792,0	37 390,7	21 331,9	16 058,8	306 401,3	156 531,3	149 870,0
01.07.2022	342 214,8	33 707,3	17 355,0	16 352,4	308 507,4	160 461,6	148 045,8

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
01.01.2021	275 280,6	102 162,4	28 080,5	7 380,3	19 916,2	26 626,0	3 962,1	3 759,0	54 887,7	28 506,4
01.02.2021	276 100,8	102 664,6	28 501,5	7 452,2	20 352,9	26 743,9	3 920,7	4 338,1	54 707,3	27 419,5
01.03.2021	278 568,7	102 831,0	28 980,9	7 615,0	20 873,0	26 734,6	3 798,2	4 347,9	55 338,3	28 049,8
01.04.2021	281 857,6	101 430,4	30 019,6	8 217,0	21 076,3	27 034,6	3 811,4	4 400,1	56 757,9	29 110,5
01.05.2021	290 402,4	102 521,9	31 794,7	7 817,6	22 426,3	28 363,1	4 057,3	4 530,8	58 741,6	30 149,0
01.06.2021	296 127,7	103 987,7	34 355,2	8 515,3	23 997,0	28 718,8	4 005,1	5 288,3	60 293,5	26 966,9
01.07.2021	298 745,0	107 096,2	32 761,1	9 148,9	24 156,7	28 756,2	4 044,7	5 614,9	61 815,8	25 350,6
01.08.2021	301 188,0	109 081,5	32 054,5	9 237,3	24 323,2	28 230,5	3 999,6	6 022,2	62 994,1	25 245,1
01.09.2021	305 704,4	111 430,9	32 578,1	9 145,1	24 422,7	28 124,2	3 900,0	6 088,7	64 507,1	25 507,7
01.10.2021	310 005,2	112 267,0	33 482,3	9 172,1	24 803,1	28 240,7	3 777,0	6 272,1	65 794,5	26 196,3
01.11.2021	314 584,5	113 217,2	35 045,4	9 444,4	26 046,9	28 068,6	3 886,5	3 427,6	66 853,7	28 594,3
01.12.2021	319 109,5	115 031,7	34 903,4	9 445,7	27 067,9	28 392,1	3 874,7	3 137,7	68 124,7	29 131,5
01.01.2022	324 681,5	117 638,5	35 022,4	9 281,8	27 406,0	28 708,1	3 814,4	2 284,1	69 496,2	31 030,0
01.02.2022	322 671,9	115 761,2	35 210,1	9 379,6	26 818,0	27 866,5	3 588,4	2 140,5	69 604,6	32 303,2
01.03.2022	325 728,3	118 127,5	35 597,3	9 125,0	26 361,3	27 639,5	3 607,2	2 064,6	70 982,2	32 223,6
01.04.2022	338 758,4	121 874,3	37 077,5	9 275,0	28 619,8	28 522,7	3 608,2	1 742,7	72 759,8	35 278,5
01.05.2022	338 796,3	120 223,4	37 017,9	9 192,3	28 991,2	28 124,2	3 510,0	1 895,0	75 314,4	34 528,0
01.06.2022	343 792,0	121 284,2	37 684,5	9 229,6	28 872,8	27 787,9	3 469,4	1 826,0	77 609,6	36 028,1
01.07.2022	342 214,8	120 813,8	34 455,8	9 369,5	28 758,3	27 311,2	3 410,2	1 765,6	80 461,1	35 869,4

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
01.01.2021	275 280,6	114 125,9	43 109,2	31 174,0	29 322,6	57 548,9
01.02.2021	276 100,8	114 894,6	41 778,9	24 797,3	29 594,5	65 035,5
01.03.2021	278 568,7	115 819,1	42 354,6	24 917,2	30 080,2	65 397,7
01.04.2021	281 857,6	116 644,0	42 949,0	25 422,7	30 799,0	66 042,9
01.05.2021	290 402,4	117 968,2	44 969,1	25 549,2	31 530,7	70 385,2
01.06.2021	296 127,7	119 784,6	46 573,4	25 568,7	31 441,4	72 759,6
01.07.2021	298 745,0	120 664,4	47 781,4	25 910,4	32 413,7	71 975,1
01.08.2021	301 188,0	121 846,2	48 588,2	25 927,8	33 144,6	71 681,1
01.09.2021	305 704,4	124 440,1	49 890,5	25 910,2	33 943,1	71 520,6
01.10.2021	310 005,2	124 183,3	51 554,1	25 982,3	34 713,9	73 571,5
01.11.2021	314 584,5	123 521,9	54 490,2	26 512,8	35 383,2	74 676,3
01.12.2021	319 109,5	126 159,2	55 294,9	26 273,8	36 242,0	75 139,6
01.01.2022	324 681,5	126 825,6	57 756,2	25 940,4	37 626,0	76 533,3
01.02.2022	322 671,9	124 618,9	58 326,2	25 665,3	37 998,2	76 063,4
01.03.2022	325 728,3	127 638,0	58 883,2	25 734,5	39 861,3	73 611,3
01.04.2022	338 758,4	133 003,1	61 884,0	26 616,3	40 830,2	76 424,8
01.05.2022	338 796,3	129 879,0	61 351,2	25 766,3	41 816,9	79 982,8
01.06.2022	343 792,0	134 969,5	61 403,3	25 810,1	40 992,1	80 617,0
01.07.2022	342 214,8	126 682,6	62 822,4	26 087,0	42 053,8	84 569,0

Table 5.3.8

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

Loans by type and maturity	2021												2022					
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Weighted average interest rates on all loans	20,8	21,3	21,4	21,3	21,6	21,3	21,5	21,4	21,2	21,2	21,4	20,8	21,5	21,3	20,8	22,7	23,0	22,8
<i>including:</i>																		
Short-term loans	21,3	21,8	21,9	21,3	21,6	21,2	21,6	21,2	21,2	21,2	21,6	21,2	22,1	21,6	21,4	22,3	22,5	22,4
- up to 60 days	20,7	19,4	19,7	18,6	19,2	20,7	20,8	21,0	20,8	21,2	20,6	21,7	21,3	20,8	21,1	23,0	23,0	23,6
- from 61 to 90 days	18,9	22,6	21,9	22,3	22,2	22,7	20,1	19,6	21,7	21,6	22,5	20,6	22,5	23,1	23,2	26,0	25,3	26,4
- from 91 to 180 days	20,1	22,5	22,5	21,4	22,2	22,1	20,4	22,2	20,2	16,2	20,9	21,3	20,8	20,7	21,8	24,7	21,7	22,0
- from 181 to 365 days	21,4	22,0	22,0	21,7	21,8	21,2	21,7	21,2	21,2	21,2	21,6	21,2	22,2	21,6	21,4	22,1	22,3	22,2
Long-term loans	20,6	21,1	21,2	21,3	21,6	21,4	21,5	21,5	21,2	21,2	21,4	20,5	21,1	21,2	20,7	22,8	23,2	22,9
- from 1 to 2 years	21,9	22,0	21,7	21,5	22,1	22,2	21,6	21,9	21,5	21,0	21,5	21,4	22,2	22,3	21,1	22,6	23,2	23,8
- from 2 to 3 years	21,4	22,1	22,0	22,7	22,6	22,4	23,1	22,9	23,2	23,3	23,1	22,7	22,8	22,0	22,4	24,0	24,1	23,8
- from 3 to 4 years	22,0	22,6	22,5	21,2	22,7	22,2	22,7	23,4	22,1	23,5	23,2	20,8	23,4	23,2	23,4	24,9	25,3	25,1
- from 4 to 5 years	18,9	20,1	20,1	19,2	20,4	20,3	19,3	20,3	20,4	20,0	21,6	21,5	21,0	21,5	19,6	23,5	24,1	23,6
- from 5 to 10 years	18,5	19,0	18,7	19,5	20,2	20,0	19,7	19,4	19,8	19,9	19,5	19,0	17,0	19,1	19,2	22,2	21,2	20,9
- over 10 years	17,0	17,4	17,3	17,3	17,3	17,2	17,6	17,3	17,3	17,3	17,3	17,2	17,3	17,4	17,0	18,0	18,2	18,3

* Excluding interest rates on preferential loans and micro loans

Table 5.3.9

Preferential interest rates on national currency loans

(weighted average interest rates, annual)

Loans by type and maturity	2021												2022					
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Weighted average interest rates on all loans	11,3	11,4	11,7	11,1	11,2	11,2	11,3	11,4	13,3	12,7	11,4	11,4	11,1	11,2	11,5	11,8	11,8	12,0
<i>including:</i>																		
Short-term loans	11,0	10,6	10,6	11,1	11,0	11,7	11,9	8,1	13,3	12,4	9,8	10,8	11,7	11,5	11,8	12,2	12,2	11,4
- up to 60 days																14,4	14,2	
- from 61 to 90 days	14,0	4,3	10,8	10,0					9,4				9,5	9,5	9,5	9,5		8,5
- from 91 to 180 days					5,0	13,8	14,0		14,0	14,0	6,7	4,0	4,0		11,5	11,5	11,2	7,9
- from 181 to 365 days	11,0	10,6	10,6	11,1	11,1	11,7	11,9	8,1	11,2	11,3	10,0	10,9	11,9	11,5	11,8	12,2	12,2	11,4
Long-term loans	11,9	13,2	12,5	11,1	11,2	11,2	11,2	11,9	13,3	13,3	12,8	11,6	10,7	11,0	11,4	11,8	11,8	12,0
- from 1 to 2 years	13,2	14,0	10,3	9,6	9,2	9,7	9,7	9,5	12,4	13,5	11,2	10,0	10,0	9,9	9,7	10,2	9,8	10,2
- from 2 to 3 years	14,0	13,9	13,9	13,6	13,7	13,7	13,6	13,7	13,7	13,5	13,5	12,4	11,5	13,3	13,8	13,9	14,0	13,9
- from 3 to 4 years	9,8	14,0	12,6	13,4	12,4	13,8	12,2	10,8	12,6	11,8	12,1	12,3	10,5	9,4	12,9	13,3	12,0	14,2
- from 4 to 5 years	10,7	9,3	11,0	12,1	10,7	9,7	12,8	13,2	13,3	13,3	13,4	13,4	13,3	12,7	12,3	13,9	14,0	13,5
- from 5 to 10 years	11,2	11,0	10,2	12,1	12,3	12,7	12,1	12,4	12,1	11,6	12,4	11,6	11,7	12,9	13,3	12,7	14,1	13,1
- over 10 years	9,4	7,1	6,5	5,3	9,1	8,9	11,2	9,4	9,2	3,4	5,7	11,2	7,8	4,2	9,1	1,8	6,3	13,2

Table 5.3.10

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

Loans by type and maturity	2021												2022					
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Weighted average interest rates on all loans	7,1	6,9	7,1	6,8	6,7	6,5	6,7	6,2	6,7	6,2	6,4	6,2	6,4	6,5	6,2	6,4	6,7	6,7
<i>including:</i>																		
Short-term loans	7,5	7,1	6,8	6,4	6,4	6,1	6,8	6,7	6,9	6,7	6,0	6,5	6,7	6,6	6,2	6,6	6,6	6,0
- up to 60 days		9,1	7,1	6,0				8,0		5,5		8,3			7,0			7,6
- from 61 to 90 days	9,3	6,1	5,5	6,0	6,2	3,5	3,5	3,5	4,6	1,7		5,5	3,6	7,3	7,5	5,5	6,2	13,2
- from 91 to 180 days	7,5	7,9	6,3	5,3	6,0	4,6	5,4	4,9	5,0	7,5	6,1	5,9	6,2	5,4	6,8	7,9	6,0	6,4
- from 181 to 365 days	7,4	7,1	6,9	6,6	6,4	6,2	6,9	6,7	7,0	6,7	6,0	6,8	6,8	6,6	6,2	6,6	6,7	5,9
Long-term loans	6,8	6,7	7,2	7,0	6,8	6,7	6,7	6,0	6,7	6,0	6,5	6,1	6,2	6,4	6,2	6,2	6,7	7,1
- from 1 to 2 years	7,2	7,5	7,6	7,4	7,5	6,8	7,0	5,6	6,6	6,2	6,9	6,7	6,6	6,4	7,4	6,3	6,7	7,4
- from 2 to 3 years	8,2	7,9	8,0	7,6	7,9	7,2	7,4	7,2	6,1	6,9	7,0	6,7	6,8	7,4	6,7	7,0	8,2	8,4
- from 3 to 4 years	7,3	7,6	7,1	7,7	6,3	7,8	6,0	6,2	8,6	5,7	7,8	6,6	5,4	7,7	8,1	7,6	7,8	10,0
- from 4 to 5 years	6,8	7,0	6,9	6,7	7,3	6,8	7,5	7,5	7,3	6,2	6,4	7,2	7,3	6,5	6,9	7,1	9,3	6,9
- from 5 to 10 years	4,9	4,8	5,8	5,7	5,7	6,0	6,5	6,0	6,6	5,1	6,2	5,3	5,7	5,4	4,9	5,1	5,2	6,0
- over 10 years	2,8	4,1		3,2	5,4	4,5	2,0	2,5	5,5	5,3	2,9	2,0	2,6	2,5	3,4	1,8	3,2	2,8

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

Table 5.3.11

Loans extended to individuals and small businesses 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
2021	436 110	59 552,1	69 700	49 715,0	27 740	3 007,2	338 670	6 830,0
January	8 187	2 727,0	2 645	2 532,4	769	89,8	4 773	104,8
February	28 654	3 560,7	4 412	2 902,4	2 461	253,9	21 781	404,4
March	55 597	5 876,8	5 767	4 613,7	2 371	251,3	47 459	1 011,8
April	76 599	6 110,3	6 666	4 377,6	3 450	322,4	66 483	1 410,3
May	61 586	5 265,6	5 664	3 942,1	2 941	280,4	52 981	1 043,1
June	38 147	3 864,2	5 002	2 941,0	2 788	282,4	30 357	640,8
July	40 664	5 771,8	17 061	5 145,8	2 312	253,7	21 291	372,3
August	26 771	4 834,2	4 755	4 188,0	2 285	249,8	19 731	396,4
September	34 254	5 765,7	4 966	5 013,2	2 014	287,1	27 274	465,5
October	21 265	5 062,8	4 160	4 419,2	2 031	322,2	15 074	321,4
November	17 182	4 379,1	4 274	3 950,5	1 322	169,7	11 586	258,9
December	27 204	6 333,9	4 328	5 688,9	2 996	244,7	19 880	400,3
2022	217 235	39 874,5	32 984	34 164,1	11 331	1 702,5	172 920	4 007,9
January	6 920	3 244,9	2 558	2 982,5	1 820	211,6	2 542	50,8
February	19 854	5 174,7	3 540	4 561,8	1 918	296,3	14 396	316,6
March	37 620	5 228,6	4 799	4 200,1	1 319	252,9	31 502	775,6
April	54 235	11 262,7	8 768	9 842,2	2 617	388,3	42 850	1 032,1
May	46 890	9 193,4	7 359	8 066,7	1 537	260,0	37 994	866,7
June	51 716	5 770,2	5 960	4 510,8	2 120	293,3	43 636	966,1

Table 5.3.12

Loans extended to individuals and small businesses 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	of which: 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
2021	59 552,1	15 092,4	8 566,3	6 830,0	18 176,6	7 756,8	1 756,2
January	2 727,0	345,8	157,7	104,8	791,2	175,5	114,0
February	3 560,7	900,5	506,0	404,4	1 180,7	215,5	129,2
March	5 876,8	1 815,0	1 243,0	1 011,8	1 412,7	822,9	120,2
April	6 110,3	2 557,2	1 680,6	1 410,3	1 696,5	757,2	120,8
May	5 265,6	2 545,9	1 267,4	1 043,1	1 552,5	537,1	102,1
June	3 864,2	946,9	837,8	640,8	1 387,0	854,7	207,5
July	5 771,8	1 513,9	516,6	372,3	1 404,4	1 222,3	166,3
August	4 834,2	864,4	526,1	396,4	1 417,7	687,5	124,6
September	5 765,7	994,8	576,4	465,5	1 351,8	475,2	147,4
October	5 062,8	910,7	419,9	321,4	1 908,8	649,9	174,9
November	4 379,1	705,4	346,2	258,9	1 602,1	673,4	98,7
December	6 333,9	991,9	488,6	400,3	2 471,0	685,6	250,5
2022	39 874,5	7 085,3	4 410,8	4 007,9	7 233,4	4 995,5	748,7
January	3 244,9	390,4	83,9	50,8	913,9	168,5	87,7
February	5 174,7	550,6	352,0	316,6	1 021,1	511,1	117,0
March	5 228,6	1 255,8	862,3	775,6	2 203,9	729,5	134,6
April	11 262,7	1 828,5	1 103,5	1 032,1	1 366,1	1 997,5	89,7
May	9 193,4	1 452,1	919,5	866,7	972,9	747,4	84,5
June	5 770,2	1 608,0	1 089,6	966,1	755,6	841,3	235,2

* All previous published data have been revised

Table 5.3.13

Loans extended to individuals and small businesses 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
2021	59 552,1	14 632,7	9 814,5	3 786,4	15 536,9	2 832,0	6 830,0	6 119,6
January	2 727,0	910,4	389,2	142,7	713,5	61,0	104,8	405,4
February	3 560,7	817,8	755,8	181,2	978,1	54,2	404,4	369,2
March	5 876,8	1 106,4	1 348,4	228,9	1 167,9	465,7	1 011,8	547,8
April	6 110,3	1 285,2	946,5	289,4	1 184,8	464,7	1 410,3	529,4
May	5 265,6	1 312,9	790,5	348,2	1 122,3	371,7	1 043,1	276,8
June	3 864,2	727,5	886,6	150,5	767,9	306,2	640,8	384,7
July	5 771,8	1 563,9	864,1	417,8	1 399,9	401,3	372,3	752,6
August	4 834,2	1 336,1	497,7	518,2	1 817,6	164,8	396,4	103,5
September	5 765,7	1 261,6	1 071,4	355,8	2 009,7	173,7	465,5	428,1
October	5 062,8	1 572,9	530,3	454,0	1 325,3	123,0	321,4	735,9
November	4 379,1	1 350,9	447,6	334,4	1 229,6	117,2	259,0	640,4
December	6 333,9	1 387,1	1 286,4	365,3	1 820,3	128,6	400,3	945,8
2022	39 874,5	11 470,1	5 576,9	4 134,1	8 818,1	4 544,6	4 007,9	1 322,8
January	3 244,9	1 137,3	354,3	240,0	992,9	350,2	50,8	119,3
February	5 174,7	1 257,1	1 025,9	430,4	1 201,5	585,5	316,6	357,7
March	5 228,6	1 413,3	336,9	493,2	1 414,1	719,9	775,6	75,6
April	11 262,7	3 262,4	2 166,8	1 308,6	1 947,7	1 220,7	1 032,1	324,4
May	9 193,4	2 995,2	1 268,8	1 125,9	1 773,0	962,5	866,7	201,4
June	5 770,2	1 404,8	424,2	536,0	1 488,9	705,8	966,1	244,3

Table 5.3.14

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
2021	352 469	8 566,3	342 976	8 196,3	3 387	189,0	4 584	134,3	1 522	46,8
January	5 143	157,7	4 804	141,2	103	9,9	165	5,1	71	1,6
February	22 808	506,0	22 276	482,6	175	13,3	314	9,1	43	1,1
March	50 353	1 243,0	49 430	1 204,4	239	16,6	632	19,8	52	2,2
April	69 250	1 680,6	68 230	1 640,7	321	18,4	620	18,3	79	3,3
May	55 153	1 267,4	54 004	1 230,9	651	21,0	442	13,7	56	1,7
June	32 404	837,8	31 378	796,8	573	25,1	397	12,6	56	3,4
July	19 317	516,6	18 817	485,7	189	19,5	276	9,3	35	2,0
August	21 255	526,1	20 703	491,4	182	23,4	317	9,6	53	1,6
September	28 423	576,4	27 655	553,1	66	4,6	417	11,5	285	7,1
October	18 343	419,9	17 269	394,2	218	7,4	509	9,9	347	8,4
November	12 446	346,2	11 830	319,2	269	15,4	171	5,7	176	5,9
December	17 574	488,6	16 580	456,1	401	14,3	324	9,8	269	8,5
2022	176 726	4 410,8	167 114	4 125,0	8 961	249,8	569	26,0	82	10,0
January	2 610	83,9	2 473	74,4	41	2,9	73	2,7	23	3,9
February	14 476	352,0	14 278	342,7	101	5,2	86	3,1	11	1,0
March	32 160	862,3	29 382	774,4	2 686	82,9	85	3,8	7	1,2
April	44 444	1 103,5	39 813	993,2	4 562	105,6	52	2,9	17	1,8
May	38 483	919,5	37 315	879,0	1 066	35,0	93	4,6	9	0,9
June	44 553	1 089,6	43 853	1 061,3	505	18,1	180	8,9	15	1,3

* All previous published data have been revised

Table 5.3.15

**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
2021		
January	372,0	38,7
February	435,6	71,7
March	464,1	100,4
April	497,3	134,4
May	518,8	152,5
June	565,0	169,6
July	564,2	196,1
August	587,7	212,5
September	603,7	228,8
October	619,3	249,4
November	624,9	273,8
December	640,8	286,0
2022		
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

* The amount of partially financed projects (including, huge projects) in a current year approved in 2018-2020 is added

Table 5.3.16

Mortgage loans extended to individuals

Period	Extended loans	
	number	amount in billions of UZS
1	2	3
2021	59 579	9 794,1
January	4 510	483,5
February	3 079	461,6
March	4 535	633,1
April	4 624	633,4
May	4 353	556,6
June	4 220	754,6
July	5 501	756,0
August	6 480	957,3
September	4 639	913,2
October	4 044	818,6
November	5 286	1 069,5
December	8 308	1 756,8
2022	36 400	6 531,1
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

Table 5.3.17

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
2021	40 520,9	9 794,2	9 666,6	8 497,6	266,3	9 950,8	6 865,6	2 575,3	1 668,4
January	1 507,7	483,5	385,8	337,9	1,9	300,4	103,5	163,8	70,7
February	2 379,7	461,6	547,2	423,3	4,9	703,4	405,2	197,7	64,6
March	3 439,9	633,1	724,7	589,9	9,6	760,3	1 017,3	243,9	60,6
April	4 026,2	633,4	799,8	619,7	9,9	899,1	1 393,4	233,4	67,1
May	3 642,9	556,6	815,5	669,3	4,6	857,6	1 077,6	247,6	88,0
June	3 698,2	754,6	917,9	781,3	2,5	1 042,9	652,4	250,2	80,2
July	3 291,3	756,0	971,4	893,8	0,9	899,8	376,5	213,2	74,3
August	3 704,2	957,3	1 055,0	1 012,3	1,6	992,3	403,2	216,6	79,8
September	3 383,4	913,2	865,8	810,1	33,9	866,5	473,4	184,7	79,8
October	3 265,1	818,6	1 002,2	906,0	82,5	843,5	324,6	199,4	76,9
November	3 786,2	1 069,5	881,9	795,3	79,6	948,3	261,0	207,1	418,5
December	4 396,1	1 756,8	699,3	658,7	34,3	836,8	377,6	217,6	507,9
2022	26 501,8	6 531,0	3 923,1	3 778,6	91,3	6 586,1	4 047,9	1 141,3	4 272,5
January	2 320,3	683,9	242,2	230,6	7,9	735,9	51,0	181,6	425,7
February	3 676,1	1 069,8	337,6	311,6	16,3	1 167,0	304,9	187,8	609,0
March	4 872,1	1 075,7	874,1	840,7	24,6	1 263,8	777,7	216,1	664,7
April	5 419,7	1 311,3	865,8	835,9	20,8	1 184,8	1 038,5	211,4	808,0
May	4 665,4	1 066,5	681,6	660,3	13,0	1 045,5	867,2	178,3	826,3
June	5 548,2	1 323,9	921,7	899,5	8,8	1 189,1	1 008,6	166,1	938,8

* All previous published data 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
2021	16 549 200	1 861 265,8	36 353 856	914 879,6	269 184	1 543,2	251	75,3	3 882 184	7 886,6	57 054 675	2 785 650,5
January	1 116 850	100 159,9	2 298 434	50 920,0	20 356	166,1	24	6,2	211 815	362,2	3 647 479	151 614,4
February	1 307 024	115 498,9	2 716 692	59 413,8	22 054	105,4	40	11,0	317 089	507,4	4 362 899	175 536,5
March	1 541 491	148 326,1	3 132 123	68 149,2	24 245	131,5	35	9,1	351 832	605,2	5 049 726	217 221,0
April	1 489 576	108 264,0	3 236 271	80 461,6	21 714	110,5	16	5,3	310 600	617,7	5 058 177	189 459,1
May	1 270 247	100 023,5	3 005 860	76 521,4	21 881	108,2	18	6,5	278 869	545,5	4 576 875	177 205,0
June	1 359 435	135 471,5	3 213 151	81 422,0	22 036	97,8	25	11,3	296 251	737,6	4 890 898	217 740,1
July	1 309 116	130 351,7	2 914 596	72 860,0	21 709	110,5	23	4,4	258 676	506,3	4 504 120	203 832,9
August	1 329 174	175 290,6	3 073 748	76 584,0	22 638	133,1	12	5,6	267 047	963,8	4 692 619	252 977,1
September	1 220 910	189 127,6	2 897 967	71 447,7	21 837	109,3	7	1,7	216 475	529,6	4 357 196	261 215,9
October	1 383 048	182 785,4	3 162 354	80 433,9	22 682	147,7	19	4,8	300 507	800,7	4 868 610	264 172,5
November	1 615 538	226 974,4	3 111 735	82 909,0	23 705	169,6	16	5,7	419 740	722,4	5 170 734	310 781,1
December	1 606 791	248 992,3	3 590 925	113 757,1	24 327	153,6	16	3,7	653 283	988,1	5 875 342	363 894,8
2022	9 814 342	1 263 745,2	18 263 807	558 699,4	117 249	924,9	41	16,1	2 145 489	4 833,6	30 340 928	1 828 219,2
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

Table 6.2

Transactions effected by the Clearing system of Central bank

billions of UZS

Period	Transaction	
	number	amount
1	2	3
2021	76 139 721	36 037,9
January	5 736 177	2 529,1
February	5 884 756	2 061,7
March	6 413 419	2 829,9
April	6 444 335	2 766,2
May	5 772 364	2 798,0
June	6 230 436	2 996,2
July	5 824 271	2 611,8
August	6 463 566	2 732,8
September	6 584 254	2 996,0
October	7 508 451	3 744,2
November	6 589 503	4 178,4
December	6 688 189	3 793,6
2022	42 923 005	23 530,0
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

Table 6.3

Transactions effected by Instant payment system of Central bank

billions of UZS

Period	Transaction	
	number	amount
1	2	3
2021	12 291 560	315 780,1
January	693 063	14 831,8
February	767 316	17 203,8
March	911 456	21 253,2
April	989 122	23 509,7
May	953 793	23 272,9
June	1 076 317	26 968,7
July	1 111 871	28 709,4
August	1 121 271	28 782,8
September	1 104 906	28 629,7
October	1 108 747	29 284,2
November	1 175 140	33 941,7
December	1 278 558	39 392,1
2022	7 994 656	198 677,3
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

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, billions of UZS
1	2	3	4	5
01.01.2021	25 775 662	438 410	11 800	81 000,0
01.02.2021	24 830 708	438 669	12 308	7 044,9
01.03.2021	22 278 917	440 356	12 289	14 183,2
01.04.2021	22 606 599	440 132	12 294	22 904,2
01.05.2021	23 006 197	439 012	12 180	31 290,2
01.06.2021	23 807 310	439 008	12 217	39 950,8
01.07.2021	23 725 483	438 909	12 298	49 129,8
01.08.2021	24 459 903	438 230	12 484	58 210,0
01.09.2021	24 765 218	437 713	12 583	67 730,8
01.10.2021	25 207 659	434 971	12 710	76 919,5
01.11.2021	25 307 103	435 432	12 739	87 070,0
01.12.2021	26 544 713	432 842	12 814	99 229,6
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

Table 6.5

Number of users of remote banking services

Date	Total	Legal entities and individual entrepreneurs	Individuals
1	2	3	4
01.01.2021	14 571 094	822 518	13 748 576
01.02.2021	15 088 354	838 817	14 249 537
01.03.2021	15 641 010	844 581	14 796 429
01.04.2021	15 805 747	808 622	14 997 125
01.05.2021	16 182 742	871 170	15 311 572
01.06.2021	16 836 501	883 299	15 953 202
01.07.2021	17 438 313	895 838	16 542 475
01.08.2021	17 969 091	906 156	17 062 935
01.09.2021	18 168 902	921 197	17 247 705
01.10.2021	18 709 533	932 521	17 777 012
01.11.2021	19 262 114	947 772	18 314 342
01.12.2021	19 669 827	964 313	18 705 514
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

Table 6.6

List of payment system operators

(As of July 1, 2022)

№	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, Tashkent, 100029	www.unitedfintech.uz

Table 6.7

List of payment organizations

(As of July 1, 2022)

№	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	11, Bratislava street, Yakkasaroy district, Tashkent, 100070	www.click.uz
2	“BRIO GROUP” Ltd	OSON	28.03.2020	2	44-9, Kichik halqa yuli street, Yunusobod district, Tashkent, 100084	www.oston.uz
3	“INSPIRED” Ltd	Payme	04.04.2020	3	1, Chust street, Mirzo Ulugbek district, Tashkent, 100077	www.payme.uz
4	“National Innovative Payment Technologies” Ltd	PAYMO	04.04.2020	4	1, Bobur street, Yakkasaroy district, Tashkent, 100066	www.paymo.uz
5	“PAYBOX” Ltd	PAYBOX	23.04.2020	5	1, Chust street, Mirzo Ulugbek district, Tashkent, 100077	www.paybox.uz
6	“Maroqand” Ltd	UPAY	23.04.2020	6	86, Navnihol street, Mirzo Ulugbek district, Tashkent, 100164	www.upay.uz
7	“MILLIY POCHTA TO'LOVLARI” Ltd		16.05.2020	7	1, Oloy street, Tashkent, 100000	www.pochta.uz
8	“International Eco Pay” Ltd	EcoPay	16.05.2020	8	6, A.Temur street, Mirobod district, Tashkent, 100047	www.ecopay.uz
9	“Payment Aggregation Systems” Ltd	Paysys	23.07.2020	9	126, Shaykhontokhur street, Shaykhontokhur district, Tashkent, 100011	www.paysys.uz
10	“Alif Tech” Ltd FE	alif.mobi	23.07.2020	10	12, Sh.Rustaveli street, Yakkasaroy district, Tashkent, 100070	
11	“WOOPPAY UZ” Ltd	WOOPPAY	15.08.2020	11	22, Oybek street, Mirobod district, Tashkent, 100015	www.woopay.uz
12	“Genesis Innovation” Ltd	QR-pay	10.09.2020	12	78, Abdulla Kodiriy street, Shaykhontokhur district, Tashkent, 100011	www.igenius.uz
13	“Plum technologies” Ltd	MyUzcard	10.10.2020	13	78, Abdulla Kodiriy street, Shaykhontokhur district, Tashkent, 100011	www.plumtech.uz

VI. MAIN INDICATORS OF PAYMENT SYSTEM

109

№	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
14	“Global solutions” Ltd FE	GlobalPay	10.10.2020	14	39A, Mirobod-2, Yakkasaroy district, Tashkent, 100031	www.globalsolutions.uz
15	“AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI” Ltd	ATTO	10.10.2020	15	25, Glinka street, Yakkasaroy district, Tashkent, 100070	www.atto.uz
16	“Mayasoft” Ltd	MARTA	10.10.2020	16	56, Mirzo Ulugbek street, Mirzo Ulugbek district, Tashkent, 100125	www.marta.uz
17	“E-services house” Ltd	WEBSUM	10.10.2020	17	2, Uzbekistan ovozi street, Tashkent, 100047	www.websum.uz
18	“Yurt Pay” Ltd		29.10.2020	18	68, S.Azimov street, Yashnobod district, Tashkent, 100047	
19	“CHOYKHONA” Ltd		26.12.2020	19	32A, Sh. Rustaveli street, Yakkasaroy district, Tashkent, 100070	
20	“ZPLAT” Ltd	ZPLAT	26.12.2020	20	77, Bobur street, Yakkasaroy district, Tashkent, 100090	www.zplat.uz
21	“CENTER FOR DIGITAL TECHNOLOGY AND INNOVATION” Ltd	A-pay	09.01.2021	21	1A, A. Kakhor 9-narrow street, Yakkasaroy district, Tashkent, 100090	www.a-pay.uz
22	“TEZPAY” Ltd		27.03.2021	22	157, Turkiston street, Sattepo, Samarkand, Samarkand region, 140100	www.tezpay.uz
23	“PAYLOAD” Ltd JC		27.03.2021	23	159-1, M.Ulugbek street, Mirzo Ulugbek district, Tashkent, 100001	
24	“Interpay Sys” Ltd		10.04.2021	24	403, 104B, Kichik Beshyogoch street, Yakkasaroy district, Tashkent, 100015	www.interpay.uz
25	“PANDA INTERNET TECHNOLOGY” Ltd FE		01.05.2021	25	22, Oltintopgan street, Bektemir district, Tashkent, 100033	
26	“MULTICARD PAYMENT” Ltd		12.05.2021	26	313-Uygur, Shaykhontokhur district, Tashkent, 100021	www.multicard.uz
27	“PAY-WAY” Ltd		22.05.2021	27	2, Boburshokh street, Andijan, Andijan region, 170100	

VI. MAIN INDICATORS OF PAYMENT SYSTEM

110

№	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
28	“UGNIS” Ltd		25.06.2021	28	7, Niyozbek yuli street, Yunusobod district, Tashkent, 100000	www.abpay.uz
29	“SOURCE TO PAY” Ltd		10.07.2021	29	34, T,Shevchenko street, Mirobod district, Tashkent, 100060	www.s2pay.uz
30	“OZINTERPAY” Ltd		25.09.2021	30	142, Dosnazarov street, Nukus, The Republic of Karakalpakistan, 230100	
31	“MULTIPAY” Ltd		21.10.2021	31	23/3, Fergana yuli street, Yashnabad district, Tashkent, 100060	
32	“Payment System Platform” Ltd		21.10.2021	32	14/2, Afrasiyab street, Mirabad district, Tashkent, 100000	
33	“VENKON GROUP” Ltd		27.11.2021	33	53b, Sh. Rustaveli street, Yakkasaray district, Tashkent, 100100	www.venkon.uz
34	“Uzbek commodity exchange” JSC		27.11.2021	34	77, Bobur street, Yakkasaray district, Tashkent, 100100	www.uzex.uz
35	“UZPAYNET” Ltd	Paynet	25.12.2021	35	10, Furkat street, Shaykhontokhur district, Tashkent, 100021	www.paynet.uz
36	“SOLUTIONS LAB” Ltd		29.01.2022	36	32, Xalqobod street, Yunusobod district, Tashkent, 100084	www.paymart.uz
37	“INSTANT PAYMENT SOLUTIONS” Ltd		12.02.2022	37	64A, Labzak street, Shaykhontokhur district, Tashkent, 100128	www.ips-group.uz
38	“NATIONAL PAY” Ltd	Milliy pay	12.02.2022	38	Ilgor street, Madir, Khonka district, Khorezm region, 220803	www.milliypay.uz
39	“CS EXPRESS PAY” Ltd		12.02.2022	39	12, Zulfiyakhonim street, Shaykhontokhur district, Tashkent, 100128	www.payze.io
40	“OCTAGRAM” Ltd	KarmonPay	10.03.2022	40	7A, Fidokor street, Mirabad district, Tashkent, 100015	www.karmonpay.uz
41	“TAPP PAYMENT” Ltd		14.05.2022	41	14A, Ishtikhan street, Samarkand, Samarkand region, 140100	www.tpayment.uz
42	“SOLIQ SERVIS” Ltd		09.06.2022	42	166, Muqimiy street, Chilanzar district, Tashkent, 100011	

Table 6.8

List of electronic money systems

(As of July 1, 2022)

№	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	“Turkiston” PJSCB	16.06.2020
2	E-CARD	“INSPIRED” Ltd	“Universal” JSCB	21.08.2020
3	CLICK	“CLICK” Ltd	“Agrobank” JSCB	21.08.2020
4	WOOPPAY	“WOOPPAY UZ” Ltd	“Kapitalbank” JSCB	02.11.2020
5	alif.mobi	“ALIF TECH” Ltd	“Aloqabank” JSCB	02.11.2020
6	Interpay	“Interpay sys” Ltd	“Kapitalbank” JSCB	28.07.2021
7	A-pay	“CENTER FOR DIGITAL TECHNOLOGY AND INNOVATION” Ltd	“Kapitalbank” JSCB	30.09.2021
8	QIWI Uzbekistan	“Payment Aggregation Systems” Ltd	“Kapitalbank” JSCB	01.11.2021
9	1HLSW	“Genesis Innovation” Ltd	“Aloqabank” JSCB	17.11.2021
10	GlobalPay	“Global Solutions” Ltd	“Aloqabank” JSCB	17.11.2021

VII. SUMMARY METHODOLOGY

Section I. Macroeconomic indicators

Table 1.1. GDP and its structure

This table is calculated by the State committee of the Republic of Uzbekistan on 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 State Statistics Committee, the Central Bank, the Ministry of Finance, the State Border Protection Committee, commercial banks and economic entities by making calculations in accordance with IMF standards and applying expert evaluation.

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.5 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 Gross external debt of the Republic of Uzbekistan

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

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

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

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

Since 2020, table of gross external debt have been prepared in accordance with External Debt Statistics Manual (IMF 2013) as part of transitioning to Special Data Dissemination Standard (SDDS)

Data on the following is provided:

- a) sectors: General government; Central bank; Commercial banks; Other sectors;
- b) Initial term: short and long term
- c) Instruments: cash and deposits; debt securities; loans and debts; trade loans and advancements; other debt obligations;

The securities are reflected in the market price, and a memorandum on nominal value is provided in calculating the interest.

In-group financing (credit companies' loans) are depicted separately.

Table 1.7. 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.

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

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

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

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

Section II. Monetary indicators

Central bank survey, Other depository corporations (commercial banks) survey, Depository corporations (banking system) survey and Monetary aggregates represented in this section are compiled on the basis of standard reporting forms using the concepts, forms and classifications defined in 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.

Funds of Fund for Reconstruction and Development – funds of Fund for Reconstruction and Development in the accounts of the Central bank.

Claims on other sectors include the Central bank’s claims on other financial corporations, state and local government, public nonfinancial corporations and private sector.

Claims on other financial corporations – 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.

Funds of Fund for reconstruction and Development are credit funds of Fund for reconstruction and development attracted by commercial banks.

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.

Insurance technical reserves are the balances of households' funds held on individual pension accounts in Joint-Stock Commercial Xalq bank.

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 is 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.

Funds of Fund for Reconstruction and Development – funds placed in and loans extended to the depository corporations by Fund for Reconstruction and Development as well as 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.

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

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 3.2-3.6. 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 3.7. 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 3.8. 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 3.9-3.10 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 3.11. 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.

4.2. Foreign exchange market

Table 4.2.1. Trades at the Uzbekistan republican currency exchange

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

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

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

Tables 4.2.2–4.2.3

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

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

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

Section V. Credit institutions performance

5.1. General information

Table 5.1.1. Number and structure of credit institutions

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

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

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

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

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

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

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

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

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

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

Table 5.1.2. Main indicators of commercial banks performance

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

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

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

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

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

Table 5.1.3. Banking system indicators to GDP ratio

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

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

Table 5.1.4. Capital adequacy of banking sector

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

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

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

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

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

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

a) fully paid ordinary shares or funds equated to ordinary shares in case of the reorganization of the bank in form different from the joint-stock company;

b) capital surplus – the amount paid in excess of the nominal value of ordinary shares at their initial placement;

c) retained earnings (loss):

capital reserves formed on the balance sheet of the bank at the expense of retained earnings of previous years and other reserves (except property received for free and estimated excess value of fixed assets and intangible assets over their original value);

retained income of previous years except for the amount of unpaid dividends;

uncovered losses of previous years and current year losses;

d) shares of minority shareholders in enterprises incorporated to consolidated balance sheet of the bank. This share occurs when accounts of subsidiaries are consolidated in the financial statements of the bank and the bank's share in the capital of such enterprises is less than 100 percent;

e) devaluation reserve. This reserve is formed from funds allocated from retained earnings to cover liabilities of the bank in case of significant impairment (devaluation) of the national currency.

Tier I capital surplus includes the following:

a) fully paid non-cumulative perpetual preference shares;

b) capital surplus – the amount paid in excess of the nominal value of preference shares at their initial placement;

c) funds issued by subsidiaries and held by third parties equated to capital and subject to the conditions for inclusion in Tier I capital surplus, as well as the shares of minority shareholders in enterprises incorporated to consolidated balance sheet of the bank (except included in paragraph "d" of the previous part).

Tier II capital includes the following:

a) net profit of the current year, in case if bank's interim financial report audited – in amount not more than the approved financial results, otherwise – 50 percent of net profit stated in report;

b) reserves shaped on standard loans (assets) in amount of not more than 1,25 percent of risk-weighted assets after deductions;

c) mixed type liabilities (instruments including characteristics of equity and debt capital) in amount not exceeding one third of the Tier I capital after deductions;

d) subordinated debt is a form of bank's debt obligations, which shall not exceed one third of the Tier I capital after the adjustment calculations of the bank's capital. Subordinated debt, which is part of Tier II capital, should support following requirements:

not to be secured by pledge;

in case of liquidation, the claims under these obligations should be fulfilled after satisfaction of claims from depositors and other creditors of the bank;

the initial maturity should be more than 5 years;

not to be pledged by the bank or connected with it persons as a guarantee or security for other assets, as well as the order of its repayment (subordination) should not be changed by any agreements in case of bank liquidation, that is not to be equated with claim of depositors and creditors of the bank;

should be subject to early return with permission of the Central bank.

e) 45 percent of the excess amount of assessed assets value over their initial cost.

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

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

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

Table 5.1.5. Liquidity dynamics of banking sector

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

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

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

Highly liquid assets include the following:

cash;

gold bullion;

Government securities and Central bank securities;

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

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

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

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

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

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

Existing amount of stable funding includes following:

total capital;

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

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

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

Required amount of stable funding includes following:

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

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

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

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

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

Table 5.1.6. 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 5.1.7. 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 5.1.6.

Table 5.1.8 Financial Soundness Indicators of banking system

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 5.1.9. 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 5.1.8.

Table 5.1.10. 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 5.1.11. Consolidated balance of commercial banks

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

Assets – see methodological comment to table 5.1.2.

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

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

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

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

Investments – see methodological comment to table 1.1.

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

Credit investments – see methodological comment to table 5.1.2.

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

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

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

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

Liabilities – see methodological comment to table 5.1.10.

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 5.1.12. Main performance indicators of commercial banks grouped by asset size

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

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

Table 5.1.13. 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 5.1.11.

Table 5.1.14. Consolidated balance of microcredit organizations

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

Assets – cash and other payment documents, funds in banks, loans and 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 5.1.15. Main performance indicators of microcredit organizations (MCO) 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 5.1.14.

Table 5.1.16. Microcredit organizations (MCO) 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 5.1.14.

Table 5.1.17. 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 5.1.14.

Table 5.1.18. 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 5.1.14.

Table 5.1.19. 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 5.1.14.

5.2. Borrowings

Tables 5.2.1–5.2.12

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

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

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

Tables 5.2.13–5.2.14

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 5.3.8–5.3.10

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

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

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

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

Where:

P_{AV} – weighted average interest rate;

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

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

Tables 5.3.11–5.3.13

These tables reflect the dynamics of the number and amount of loans extended by commercial banks for financial support of individuals and small 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 5.3.14

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 5.3.15

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 5.3.16

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 5.3.17

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

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

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**