

GROSS INSURANCE LLC
BALANCE SHEET
For The Year Ending December 31, 2015

Unit of measurement: 1000 UZS

Description	Line number	At the beginning of year	At the end of the year
1	2	3	4
ASSETS			
I. Long-term assets			
Property, plant and equipment:			
At historical cost (0100, 0300)	010	854 127,5	8 811 778,0
Accumulated depreciation (0200)	011	258 449,20	467 452,50
Net book value (010-011)	012	595 678,30	8 344 325,50
Intangible Assets:			
At historical cost (0400)	020		
Accumulated depreciation (0500)	021		
Net book value (020-021)	022	-	-
Long-term investments, incl (040+050+060+070+080)	030	1 835 564,6	3 406 655,9
Securities (0610)	040		161 279,6
Investments in subsidiaries (0620)	050		3 245 378,3
Investments in associates (0630)	060		
Investments in companies with foreign equity (0640)	070		
Other long-term investments (0690)	080	1 835 564,6	
Equipment for installation (0700)	090		
Capital investments (0800)	100		2 320 150,0
Long-term debtors (0910, 0920, 0930, 0940)	110		
Long-term deferred expenses (0950, 0960, 0990)	120		
Total long-term assets (lines 012+022+030+090+100+110+120)	130	2 431 242,9	14 071 131,4
II. Current Assets			
Inventory (150+160), incl:	140	49 842,7	56 609,0
Raw materials (1000, 1500, 1600)	150	49 842,7	56 609,0
Work in Process (2000, 2300, 2700)	160		
Prepaid expenses (3100)	170	16 448,2	135 876,0
Deferred expenses (3200)	180		
Debtors (200+310+320+330+340+350+360+370+380+390)	190	1 373 136,8	1 025 632,6
including: Overdue	191		
Account payable, total (lines 210+220-400)	200	124 194,1	146 764,2
Trade receivables (4010, 4020)	210		
Debtors for insurance operations (lines 230+240+250+260+270+280+290+300), total:	220	124 194,1	146 764,2
Debt of Insureds (4030)	230	21 931,8	
Dept of insurance agents and brokers (4040)	240	102 262,3	129 079,7
Debt of reinsureds (4050)	250		
Debt of reinsurers for commissions, tantemums and other rewards (4051)	260		
Debt of reinsurers (4060)	270		17 684,5
Life insurance loans (4070)	280		
Depot losses of the insurer from other insurers (4080)	290		
Depot premiums of the insurer from other insurers (4090)	300		
Debt of separate divisions (4110)	310		
Debt of subsidiaries (4120)	320		
Advance payments to staff (4200)	330		
Advance payments to suppliers and contractors (4300)	340	40 088,9	340 787,1
Prepayments to the budget (4400)	350	531,7	9 704,3
Advances to special purpose funds and insurance (4500)	360	10 938,8	
Receivables from founders to charter capital (4600)	370		
Other settlements with employees (4700)	380	5 598,6	999,6
Other debtors (4800)	390	1 191 784,7	527 377,4
Provisions for doubtful debts (4900)	400		
Total cash and cash equivalents (420 + 430 + 440 + 450) incl:	410	734 893,6	5 125 365,4
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	426 435,9	4 715 295,7
Foreign currencies (5200,5400)	440	305 174,9	398 666,9
Other cash and cash equivalents (5500, 5600, 5700)	450	3 282,8	11 402,8
Short-term investments (5800)	460	9 012 000,0	11 274 000,0
Other current assets (5900)	470		
Total current assets (lines 140 + 170 + 180 + 190 + 410 + 460 + 470)	480	11 186 321,3	17 617 483,0
Total assets (lines 130 + 480)	490	13 617 564,2	31 688 614,4
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EQUITY & LIABILITIES			
I. Equity			
Charter capital (8300)	500	7 544 723,7	16 379 746,3
Added capital (8400)	510		
Reserve capital (8500)	520	55 078,5	183 393,0
Treasury shares (8600)	530		
Retained earnings (uncovered loss) (8700)	540	2 214 885,9	2 003 222,5
Directed receipts (8800)	550		
Provisions for liabilities and payments (8900)	560		
Total Equity (lines 500+510+520-530+540+550+560)	570	9 814 688,1	18 566 361,8
II. Insurance reserves			
Insurance reserves, total (590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)	580	3 791 877,1	5 075 305,3
Unearned premium reserve (8010)	590	3 056 091,4	4 182 216,6
Occurred, but not claimed losses reserve (8020)	600	717 054,4	869 468,2
Claimed but unsettled losses reserve (8030)	610	18 731,3	23 620,5
Preventive measures reserve (8040)	620		

Description	Line number	At the beginning of year	At the end of the year
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Assets discrepancy reserve (8050)	630		
Catastrophy reserve (8060)	640		
Loss ratio fluctuation reserve (8070)	650		
Life insurance reserve (8090)	660		
The share of reinsurers in insurance reserves (lines 680+690+700+710), lines:	670	669 246,2	393 682,0
The share of reinsurers in the unearned premium reserve (8110)	680	557 753,3	358 878,5
The share of reinsurers in claimed, but unsettled losses reserve (8120)	690	1 545,0	
The share of reinsurers in occurred, but not claimed losses reserve (8130)	700	109 947,9	34 803,5
Share of reinsurers in life insurance reserve (8140)	710		
Total for section II (580-670)	720	3 122 630,9	4 681 623,3
III. Liabilities:			
Long-term liabilities (lines 740+750+850+860+870+880+890+900+910+920), total	730	-	7 400 000,0
of it: long-term accounts payable (740+760+770+780+790+800+820+830+850+870+890+920)	731	-	-
Long-term payments to suppliers and contractors (7010,7020)	740		
Long-term liabilities for insurance operations (760+770+780+790+800+810+820+830)	750	-	-
Long-term debt to contractors exercising preventive measures (7011)	760		
Long-term debt to insureds (7030)	770		
Long-term debt to insurance agents and brokers (7040)	780		
Long-term debt to reinsureds (7050)	790		
Long-term debt to reinsurers (7060)	800		
Reinsurers' premium depot (7070)	810		
Long-term debt to reinsurers on commission remuneration, tantemums and other rewards (7080)	820		
Long-term debts to actuaries, adjusters, surveyors and assistants (7090)	830		
Long-term debt to separate divisions (7110)	840		
Long-term debt to subsidiaries and associated companies (7120)	850		
Long-term deferred income (7210, 7220, 7230)	860		
Long-term deferred tax liabilities and obligatory payments (7240)	870		
Other long-term deferred liabilities (7250, 7290)	880		
Advance payments received from customers (7300)	890		
Long-term bank loans (7810)	900		7 400 000,0
Long-term debt (7820, 7830, 7840)	910		
Other long-term liabilities (7900)	920		
Current liabilities, total (lines 940+950+1040+1050+1060+1070+1080+1090+1100+1110+1120+1130+1140+1150+1160+1170+1180)	930	680 245,2	1 040 629,3
Current accounts payable (lines 940+960+970+980+990+1000+1020+1030+1050+1070+1090+1100+1110+1120+1130+1140+1180)	931	680 245,2	1 040 629,3
Overdue current accounts payable	932		
Trade payables (6000)	940	4 204,8	11 746,9
Liabilities for insurance operations, total (lines 960+970+980+980+990+1000+1010+1020+1030)	950	257 175,9	316 872,1
Debt to contractors exercising preventive measures (7011)	960		
Debt to insureds (6030)	970	5 017,4	23 674,8
Debt to insurance agents and brokers (6040)	980	70 148,3	111 988,2
Debt to reinsureds (6050)	990		44 383,6
Debt to reinsurers (6060)	1000	182 010,2	136 825,5
Depot of premium to reinsurers (6070)	1010		
Debt to reinsureds on commission, tantemums and other rewards (6080)	1020		
Debt to actuaries, adjusters, surveyors and to assistants (6090)	1030		
Debt to separate divisions (6110)	1040		
Debt liabilities to subsidiaries and associated companies (6120)	1050		
Deferred income (6210, 6220, 6230)	1060		
Deferred taxes and mandatory payments (6240)	1070		
Other Creditors (6250, 6290)	1080		
Prepayments received (6300)	1090	71 122,8	75 436,7
Payable to state budget (6400)	1100	274 514,8	309 512,1
Payable for insurance (6510)	1110	24 177,0	104 947,5
Payable to state special purpose funds (6520)	1120	896,9	2 001,1
Payable to founders (6600)	1130		
Payable to employees (6700)	1140	42 999,8	146 004,1
Short-term Bank Loans (6810)	1150		
Short-term borrowings (6820, 6830, 6840)	1160		
Part of long-term debts paid in one year (6950)	1170		
Other payables (6900 except for 6950)	1180	5 153,2	74 108,8
Total Liabilities (lines 730+930)	1190	680 245,2	8 440 629,3
Total Equity and Liabilities (lines 570+720+1190)	1200	13 617 564,2	31 688 614,4

Director General
ABDUAZIZ ABDUSATTOROV

Chief Accountant
NODIR ABROROV