

"ANOR BANK" JSC's quarterly report for the first quarter of 2025

STRUCTURE OF BANK BALANCE

TABLE-1

"ANORBANK" JSC		in thousand UZS		
№	ASSETS	Total	in UZS	in foreign currency
1	Cash and other payment documents	196 698 986	80 338 031	116 360 955
2	Amounts due from the Central Bank of the Republic of Uzbekistan	1 399 659 207	1 178 012 885	221 646 322
3	Amounts due from other banks, net	58 117 861	43 169 356	14 948 505
3.1	Amounts due from other banks, gross	58 120 075	43 169 356	14 950 719
3.2	Less: reserve for possible losses	2 214	0	2 214
4	Purchase and sale accounts, net	793 164 978	793 164 978	0
4.1	Securities for sale, gross	832 595 000	832 595 000	0
4.2	Discount and premiums on securities	-39 430 022	-39 430 022	0
4.3	Less: reserve for possible losses	0	0	0
5	Precious metals, coins, gems, net	0	0	0
5.1	Precious metals, coins, gems, gross	0	0	0
5.2	Less: reserve for possible losses	0	0	0
6	Investments, net	1 000	1 000	0
6.1	Investments, gross	1 000	1 000	0
6.2	Discount and premiums on investments	0	0	0
6.3	Less: reserve for possible losses	0	0	0
7	Securities purchased under a repurchase agreement, net	109 983 407	109 983 407	0
7.1	Securities purchased under a repurchase agreement, gross	109 983 407	109 983 407	0
7.2	Less: reserve for possible losses	0	0	0
8	Loans and leasing operations, net	7 580 183 370	6 740 286 976	839 896 394
8.1	Loans and leasing operations, gross	7 651 442 505	6 806 576 408	844 866 097
8.2	Less: reserve for possible losses	71 259 135	66 289 432	4 969 703
9	Customer liabilities on financial instruments, net	0	0	0
9.1	Customer liabilities on financial instruments, gross	0	0	0
9.2	Less: reserve for possible losses	0	0	0
10	Fixed assets, net	993 653 581	993 653 581	0
11	Accrued interest and non-interest income in total, net	393 016 417	384 767 496	8 248 921
11.1	Accrued interest receivable, gross	344 715 378	336 328 182	8 387 196
11.2	Accrued non-interest income, gross	58 584 387	58 519 790	64 597
11.2.1	Less: reserve for possible losses	10 283 348	10 080 476	202 872
12	Other bank own property, net	0	0	0
12.1	Other own property collected on loans and leasing, gross	0	0	0
12.2	Other bank own property, gross	0	0	0
12.3	Less: accumulated depreciation and reserves for potential losses	0	0	0
13	Reserves created on assets classified as standard	77 663 476	77 663 476	0
13.1	Reserves for standard classified loans, leases and factoring	73 461 942	73 461 942	0
13.2	Reserve on other assets classified as standard	1 594 276	1 594 276	0
13.3	Reserve for interest and intermediary fees on assets classified as standard	2 607 258	2 607 258	0
14	Other assets, net	422 455 293	386 332 032	36 123 261
14.1	Other assets, gross	424 226 116	388 102 855	36 123 261
14.2	Less: reserve for possible losses	1 770 823	1 770 823	0
14.3	Purchase and sale of FX and FX positions	0	0	0
15	Total assets	11 869 270 624	10 632 046 266	1 237 224 358
LIABILITIES AND EQUITY				
LIABILITIES				
16	Demand deposits	1 182 752 831	1 070 833 684	111 919 147
17	Time deposits	9 118 733 288	7 994 911 193	1 123 822 095
18	Amounts due to the Central Bank of Uzbekistan	3 988 304	3 988 304	0
19	Amounts due to other banks	7 215 123	7 115 334	99 789
20	Securities sold under repurchase agreements (REPO)	0	0	0
21	Payable loans and leasing transactions	993 470	993 470	0
22	Debt Securities issued	0	0	0
23	Subordinated loans	141 460 000	141 460 000	0
24	Accrued interest payable	70 916 797	68 026 503	2 890 294
25	Accrued Taxes	6 283 110	6 283 110	0
26	Clearing Transactions	1 847	1 847	0
27	Reserves created for off-balance items classified as standard	1 304 694	1 304 694	0
28	Other liabilities	137 285 516	121 515 605	15 769 911
29	Total liabilities	10 670 934 980	9 416 433 744	1 254 501 236
EQUITY				
30	Authorized capital	800 000 000	800 000 000	0
30.1	Ordinary shares	600 000 000	600 000 000	0
30.2	Preference shares	200 000 000	200 000 000	0
31	Capital Surplus	0	0	0
32	Reserve capital	9 114 209	9 114 209	0
32.1	General Purpose Reserve Fund	9 114 209	9 114 209	0
32.2	Reserves created for standard assets	0	0	0
32.3	Reserves for Devaluation	0	0	0
33	Retained earnings	389 221 435	389 221 435	0
33.1	of which, net profit (loss) of the current year	117 027 319	117 027 319	0
34	Total equity	1 198 335 644	1 198 335 644	0
35	Total liabilities and equity	11 869 270 624	10 614 769 388	1 254 501 236

"ANORBANK" JSC		01.04.2025		in thousand UZS
№	CATEGORIES	Total	in UZS	in foreign currency
1.1.	INTEREST INCOME			
a.	Interest income on accounts in the Central Bank of Uzbekistan	4 638 918	4 638 918	0
b.	Interest income on accounts in other banks	2 301	2 301	0
c.	Debt at amortized cost interest income on investments in securities	0	0	0
d.	Interest income on purchased and sold securities	22 517 737	22 517 737	0
e.	Interest income on customer liabilities	0	0	0
f.	Interest income on customer liabilities on outstanding acceptances of this bank	0	0	0
g.	Interest, Discount(s) and installments on credit and leasing operations	637 076 052	637 076 052	0
j.	Interest income on repurchase agreements	8 213 171	8 213 171	0
k.	Other interest income	77 139	77 139	0
l.	Total interest income	672 525 318	672 525 318	0
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	1 068 754	1 068 754	0
b.	Interest expenses on term deposits	446 298 077	446 298 077	0
c.	Interest expense on accounts payable to the CBU	0	0	0
d.	Interest expense on accounts payable to other banks	1 969 422	1 969 422	0
e.	Total interest expense on deposits	449 336 253	449 336 253	0
f.	Interest expense on loans due	0	0	0
g.	Interest expense on agreements for the sale of securities with subsequent repurchase	0	0	0
j.	Other interest expenses	5 950 643	5 950 643	0
k.	Total interest expense on loans	5 950 643	5 950 643	0
l.	Total interest expenses	455 286 896	455 286 896	0
3.	NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS	217 238 422	217 238 422	0
a.	Less: Estimation of possible losses on loans and leasing	63 674 263	63 674 263	0
b.	Less: Estimation of possible losses on securities	0	0	0
c.	Less: Estimation of possible losses on investments	0	0	0
d.	Less: Estimation of possible losses on other assets	13 332 829	13 332 829	0
e.	Net interest income after evaluating possible losses on loans and leasing	140 231 330	140 231 330	0
4.	NON - INTEREST INCOME			
a.	Fee and commission income	112 834 371	112 834 371	0
b.	Income in foreign currency	15 052 980	0	15 052 980
c.	Income from commercial operations	0	0	0
d.	Income and dividends from investments	0	0	0
e.	Return of inventories created against possible losses on assets	17 721 941	17 721 941	0
f.	Income from the repayment of loans from the account	0	0	0
g.	Other non - interest income	20 585 376	20 585 376	0
j.	Total non - interest income	166 194 668	151 141 688	15 052 980
5.	NON - INTEREST EXPENSES			
a.	Fee and commission expenses	46 380 467	46 380 467	0
b.	Losses in foreign currency	3 505 234	0	3 505 234
c.		0	0	0
d.	LIABILITIES AND EQUITY	0	0	0
e.		0	0	0
f.	Total non - interest expenses	49 885 701	46 380 467	3 505 234
6.	NET INCOME BEFORE OPERATING EXPENSES	256 540 297	244 992 551	11 547 746
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	57 391 484	57 391 484	
a1	from this, payments to management personnel	2 657 920	2 657 920	
b.	Rent and maintenance	4 410 763	4 410 763	
c.	Travel and transportation expenses	509 616	509 616	
d.	Administrative expenses	11 273 475	11 273 475	
e.	Representation and charity	16 887 507	16 887 507	
f.	Depreciation expense	26 489 429	26 489 429	
g.	Insurance	2 785 162	2 785 162	
h.	Taxes	3 121 107	3 121 107	
i.	Fines and penalties	18 994	18 994	
j.	Other operating expenses	3 150 323	3 150 323	
k.	Total operating expenses	126 037 860	126 037 860	
8.	NET INCOME BEFORE TAXES AND OTHER AMENDMENTS	130 502 437	118 954 691	11 547 746
a.	Income tax expenses	13 475 118	13 475 118	
9.	PROFIT BEFORE INTRODUCTION OF AMENDMENTS	117 027 319	105 479 573	11 547 746
a.	Unexpected gains or losses, net	0	0	0
b.	Other profit adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	117 027 319	105 479 573	11 547 746