

ANNUAL REPORT
of the issuer for the year 2024

The issuer's governing body that approved the report:

Annual General Meeting of Shareholders
JSC "ANOR BANK"

Date of report approval:

June 30, 2025

1.	NAME OF THE ISSUER	
	Full:	Joint-Stock Company "ANOR BANK"
	Abbreviated:	JSC "ANOR BANK"
	Exchange ticker symbol:*	-
2.	CONTACT DATA	
	Location:	Tashkent, Mirzo-Ulugbek district, Sayram street, 5th passage, house 4
	Mailing address:	100170, Tashkent, Mirzo-Ulugbek district, Sayram street, 5th passage, house 4
	Email address:*	info@anorbank.uz
	Official website:*	www.anorbank.uz
3.	BANK REQUIREMENTS	
	Name of servicing bank:	JSC "ANOR BANK"
	Current account number:	10301000000001183001
	MFO:	01183
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED:	
	by the registering authority:	No. 87 of August 22, 2020
	by the state tax service (TIN):	207,324,986
	Numbers assigned by the state statistics agency:	
	KFS:	144
	OKPO:	29988156
	OKED:	64190
	SOATO:	1726269
5.	FINANCIAL AND ECONOMIC INDICATORS OF THE ISSUER**	
	Return on charter capital ratio:	23,83%
	Overall solvency coverage ratio:	141,3%
	Absolute liquidity ratio:	43,4%
	Ratio of own to borrowed funds:	10.11%
	Ratio of the issuer's own to borrowed funds:	0 %
6.	AMOUNT OF ACCRUED INCOME FROM SECURITIES IN THE REPORTING YEAR	

	For common shares*						
	in sums per share:		100				
	in percentage of the nominal value of one share:		10%				
	For preferred shares*						
	in sums per share:		250				
	in percentage of the nominal value of one share:		25%				
	On other securities*						
	in sums per security:		none				
	as a percentage of the nominal value of one security:		none				
7.	OUTSTANDING DEBT ON INCOME PAYMENTS FOR SECURITIES						
	For common shares*						
	for the reporting period (in sums):		none				
	for previous periods (in sums):		none				
	For preferred shares*						
	for the reporting period (in sums):		none				
	for previous periods (in sums):		none				
	For other securities*						
	for the reporting period (in sums):		none				
for previous periods (in sums):		none					
8.	CHANGES IN THE COMPOSITION OF THE SUPERVISORY BOARD, AUDIT COMMISSION OR EXECUTIVE BODY						
	No.	Date of change		Full Name	Position	Issuer's body that made the decision	Elected (appointed) / withdrawn from the composition (dismissed, expiration of term of office)
		decision date	date of assuming duties				
	CHANGES IN THE COMPOSITION OF THE SUPERVISORY BOARD						
	1.	28.06.2024		Nosirov Shoodil Nosirovich	Chairman of the Supervisory Board	Annual General Meeting of Shareholders	Elected
	2.	28.06.2024		Olimov Kahramonjon Anvarovich	Member of the Supervisory Board	Annual General Meeting of Shareholders	Elected
	3.	28.06.2024		Alimov Ikrom Ismailjanovich	Member of the Supervisory Board	Annual General Meeting of Shareholders	Elected

4.	28.06.2024	Yuldashev Bakhodir Tashpulatovich	Member of the Supervisory Board	Annual General Meeting of Shareholders	Elected
5.	28.06.2024	Nurutdinova Madina Jalaliddinovna	Member of the Supervisory Board	Annual General Meeting of Shareholders	Elected
6.	09.08.2024	Yuldashev Bakhodir Tashpulatovich	Member of the Supervisory Board	Extraordinary General Meeting of Shareholders	Withdrawn from the composition
	09.08.2024	Karimbaev Sherzod Kobilovich	Member of the Supervisory Board	Extraordinary General Meeting of Shareholders	Elected
CHANGES IN THE COMPOSITION OF THE AUDITOR					
1.	19.02.2024	Rakhmanov Otabek Makhamadaliyevich	Auditor	Annual General Meeting of Shareholders	Removed from the board
CHANGE IN THE COMPOSITION OF THE EXECUTIVE BODY					
1.	14.03.2024	Shukurov Ikrom Karimkulovich	Deputy Chairman of the Management Board - Member of the Management Board	Supervisory Board	Removed from the board
	28.06.2024	Akramov Sherzod Salimovich	Chairman of the Management Board	Annual General Meeting of Shareholders	Elected
2.	28.06.2024	Najimitdinov Elyor Rustamovich	First Deputy Chairman of the Management Board - Member of the Management Board	Annual General Meeting of Shareholders	Elected
3.	28.06.2024	Khamidov Nuriddin Shukurullaevich	Deputy Chairman of the Management Board - Member of the Management Board	Annual General Meeting of Shareholders	Elected
4.	28.06.2024	Kadirov Elbek Rustamovich	Deputy Chairman of the Management Board - Member of the Management Board	Annual General Meeting of Shareholders	Elected

	5.	28.06.2024	Saydullayev Anvar Rustamovich	Deputy Chairman of the Management Board - Member of the Management Board	Annual General Meeting of Shareholders	Elected
	6.	28.06.2024	Zanakhov Timur Farkhodovich	Head of the Legal Service Department - Member of the Management Board	Annual General Meeting of Shareholders	Elected
	7.	02.12.2024	Khamidov Nuriddin Shukurullaevich	Deputy Chairman of the Management Board - Member of the Management Board	Supervisory Board	Removed from the board
9.	MAIN INFORMATION ABOUT ADDITIONALLY ISSUED SECURITIES IN THE REPORTING YEAR***					
	The issuer's body that made the decision to issue:		Supervisory Board			
	Type of security:		Common registered shares			
	Number of securities:		100,000,000			
	Nominal value of one security:		1000			
	Date of state registration of the issue:		24.01.2024			
	Issue state registration number:		R0916-07			
	Placement method:		Closed subscription			
	Placement start date:		January 24, 2024			
	Placement end date:		April 5, 2024			
	Issuer's body that made the decision to issue:		Supervisory Board			
	Type of security:		Preferred registered shares			
	Number of securities:		115,000,000			
	Nominal value of one security:		1000			
	Date of state registration of the issue:		25.06.2024			
	State registration number of the issue:		R0916-08			
	Placement method:		Closed subscription			
	Placement start date:		June 25, 2024			
	Placement end date:		June 28, 2024			
	Issuer's body that made the decision to issue:		Supervisory Board			
	Type of security:		Preferred registered shares			
	Number of securities:		50,000,000			
	Nominal value of one security:		1000			
	Date of state registration of the issue:		20.09.2024			

	State registration number of the issue:		R0916-09		
	Placement method:		Closed subscription		
	Placement start date:		September 20, 2024		
	Placement end date:		September 25, 2024		
	Issuer's body that made the decision to issue:		Supervisory Board		
	Type of security:		Ordinary and preferred registered shares		
	Number of securities:		135,000,000		
	Nominal value of one security:		1000		
	Date of state registration of the issue:		30.10.2024		
	State registration number of the issue:		R0916-10		
	Placement method:		Closed subscription		
	Placement start date:		October 30, 2024		
	Placement end date:		February 28, 2025		
	10.	SIGNIFICANT EVENTS IN THE ISSUER'S ACTIVITIES FOR THE REPORTING YEAR			
No.		Name of significant event	Significant event No.	Date of occurrence of significant event	Date of publication of a material fact
1.		Concluding a transaction with an affiliated person	21	11.01.2024	12.01.2024
2.		Concluding a transaction with an affiliated person	21	22.01.2024	24.01.2024
3.		Issue of securities	25	24.01.2024	24.01.2024
4.		Concluding a transaction with an affiliated person	21	01.02.2024	02.02.2024
5.		Concluding a transaction with an affiliated person	21	02.02.2024	02.02.2024
6.		Changes in the list of subsidiary business entities	11	07.02.2024	09.02.2024
7.		Changes in the list of affiliated persons	36	07.02.2024	09.02.2024
8.		Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issuance of shares, corporate bonds, and other securities	6	22.02.2024	23.02.2024

9.	Change in the composition of the supervisory board, audit commission, or executive body	8	22.02.2024	23.02.2024
10.	Changes in the ownership of the issuer's shares by members of the supervisory board	34	27.02.2024	28.02.2024
11.	Concluding a transaction with an affiliated person	21	11.03.2024	13.03.2024
12.	Concluding a transaction with an affiliated person	21	14.03.2024	15.03.2024
13.	Concluding a transaction with an affiliated person	21	14.03.2024	15.03.2024
14.	Change in the composition of the supervisory board, audit commission, or executive body	8	14.03.2024	15.03.2024
15.	Changes in the list of affiliated persons	36	14.03.2024	15.03.2024
16.	Concluding a transaction with an affiliated person	21	26.03.2024	26.03.2024
17.	Concluding a transaction with an affiliated person	21	27.03.2024	29.03.2024
18.	Changes in the ownership of the issuer's shares by members of the supervisory board	34	03.04.2024	03.04.2024
19.	Concluding a transaction with an affiliated person	21	04.04.2024	05.04.2024
20.	Changes in the ownership of the issuer's shares by members of the supervisory board	34	09.04.2024	09.04.2024
21.	Concluding a transaction with an affiliated person	21	15.04.2024	16.04.2024
22.	Concluding a transaction with an affiliated person	21	16.04.2024	17.04.2024
23.	Concluding a transaction with an	21	22.04.2024	23.04.2024

	affiliated person			
24.	Concluding a transaction with an affiliated person	21	01.05.2024	03.05.2024
25.	Concluding a transaction with an affiliated person	21	08.05.2024	10.05.2024
26.	Concluding a transaction with an affiliated person	21	13.05.2024	14.05.2024
27.	Concluding a transaction with an affiliated person	21	14.05.2024	15.05.2024
28.	Concluding a transaction with an affiliated person	21	14.05.2024	15.05.2024
29.	Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issuance of shares, corporate bonds, and other securities	6	20.05.2024	21.05.2024
30.	Concluding a transaction with an affiliated person	21	21.05.2024	22.05.2024
31.	Concluding a transaction with an affiliated person	21	05.06.2024	06.06.2024
32.	Recommendation (proposal) of the Supervisory Board on the distribution of net profit (dividend)	41	06.06.2024	06.06.2024
33.	Concluding a transaction with an affiliated person	21	13.06.2024	14.06.2024
34.	Concluding a transaction with an affiliated person	21	14.06.2024	14.06.2024
35.	Concluding a transaction with an affiliated person	21	19.06.2024	20.06.2024
36.	Decisions adopted by the highest governing body of the issuer, including	6	20.06.2024	20.06.2024

	decisions of the supervisory board of business entities on the issuance of shares, corporate bonds, and other securities			
37.	Issue of shares	25	25.06.2024	26.06.2024
38.	Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issuance of shares, corporate bonds, and other securities	6	01.07.2024	01.07.2024
39.	Change in the composition of the supervisory board, audit commission, or executive body	8	01.07.2024	01.07.2024
40.	Change in the composition of the supervisory board, audit commission, or executive body	8	01.07.2024	01.07.2024
41.	Concluding a transaction with an affiliated person	21	28.06.2024	01.07.2024
42.	Concluding a transaction with an affiliated person	21	01.07.2024	01.07.2024
43.	Concluding a transaction with an affiliated person	21	28.06.2024	01.07.2024
44.	Concluding a transaction with an affiliated person	21	02.07.2024	03.07.2024
45.	Change in the ownership of the issuer's shares by members of the supervisory board	34	03.07.2024	03.07.2024
46.	Recommendation (proposal) of the Supervisory Board on the distribution of net profit	41	18.07.2024	18.07.2024
47.	Concluding a transaction with an affiliated person	21	25.07.2024	26.07.2024
48.	Accrual of income on securities	32	12.08.2024	13.08.2024
49.	Concluding a transaction with an affiliated person	21	12.08.2024	13.08.2024

50.	Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issue of securities	6	12.08.2024	13.08.2024
51.	Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issue of securities	6	12.08.2024	13.08.2024
52.	Change in the composition of the supervisory board, audit commission, or executive body	8	12.08.2024	13.08.2024
53.	Changes in the list of affiliated persons	36	12.08.2024	13.08.2024
54.	Issue of securities	25	20.09.2024	24.09.2024
55.	Concluding a transaction with an affiliated person	21	30.09.2024	02.10.2024
56.	Concluding a transaction with an affiliated person	21	02.10.2024	02.10.2024
57.	Dividends paid to shareholders by the issuer	42	07.10.2024	07.10.2024
58.	Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issue of securities	6	14.10.2024	15.10.2024
59.	Issue of securities	25	30.10.2024	30.10.2024
60.	Issue of securities	25	30.10.2024	30.10.2024
61.	Decisions adopted by the highest governing body of the issuer, including decisions of the supervisory board of business entities on the issue of securities	6	31.10.2024	01.11.2024
62.	Dividends paid to shareholders by the issuer	42	31.10.2024	01.11.2024
63.	Changes in the ownership of the issuer's shares by members of the supervisory board	34	31.10.2024	01.11.2024
64.	Concluding a transaction with an affiliated person	21	04.11.2024	04.11.2024
65.	Concluding a transaction with affiliated person	21	02.12.2024	03.12.2024

66.	Changes in the composition of the supervisory board, audit commission, or executive body	8	02.12.2024	03.12.2024
67.	Changes to the list of affiliated persons	36	02.12.2024	03.12.2024
68.	Concluding a transaction with an affiliated person	21	05.12.2024	06.12.2024
69.	Concluding a transaction with an affiliated person	21	10.12.2024	12.12.2024
70.	Recommendation (proposal) of the Supervisory Board on the distribution of net profit (dividend)	41	11.12.2024	12.12.2024
71.	Conclusion of a major transaction by the issuer	20	27.12.2024	03.01.2025

BALANCE SHEET FOR BANKS

11.	Assets		(thousand sum)
	1. Cash on hand and other payment documents		266,154,322
	2. Receivable from the Central Bank of the Republic of Uzbekistan		813,401,579
	3. Receivable from other banks		72,194,471
	4. Trading accounts		0
	a. Securities		453,659,313
	b. Precious metals, coins, stones		0
	c. Less: Allowance for possible losses on trading accounts		0
	d. Trading accounts, net		0
	5 a. Investments		1,000
	b. Less: Allowance for possible losses on investments		0
	c. Investments, net		0
	6. Securities purchased under repurchase agreements		290,374,489
	7. Loans and leasing operations		6,858,066,267
	a. Gross loans		0
	b. Leasing operations, gross		0
	c. Less: Allowance for possible losses on loans and leasing		67,284,161
	d. Loans and leasing operations, net		6,790,782,106
	8 a. Purchased bills of exchange		0
	b. Less: Allowance for possible losses on purchased bills		0
	c. Purchased bills, net		0
	9. Clients' obligations on financial instruments		0
	10. Fixed assets, net		523,388,665
	11. Accrued interest receivable		307,184,133

12. Other property owned by the bank	0
a. Real estate investments	0
b. Other assets acquired through credit settlements	0
c. Less: Allowances for possible losses on other bank-owned property	69,330,033
d. Net other property owned by the bank	0
13. Other assets	660,530,502
14. Total assets	10,108,340,547
LIABILITIES AND EQUITY	
LIABILITIES	
15. Demand deposits	906,846,132
16. Savings deposits	0
17. Term deposits	7,836,596,052
18. Due to the Central Bank of the Republic of Uzbekistan	1,541,655
19. Due to other banks	5,468,891
20. Securities sold under repurchase agreements	0
21. Loans and lease obligations payable	200,000
22. Subordinated debt obligations	111,460,000
23. Accrued interest payable	57,652,018
24. Other liabilities	166,954,974
25. Total liabilities	9,086,719,722
EQUITY	
26. Share capital	730,000,000
a. Common shares	565,000,000
b. Preferred shares	165,000,000
27. Additional paid-in capital	0
28. Reserve capital	0
a. General reserve fund	9,114,209
a.1. Of which, reserves created for standard assets	0
b. Revaluation reserve	0
c. Other reserves and funds	0
29. Retained earnings	282,506,616
30. Total equity	1,021,620,825
31. Total liabilities and equity	10,108,340,547
Income Statement - Form No. 2	
Categories	
1. INTEREST INCOME	
a. Interest income on accounts with the Central Bank	6,101,986

b. Interest income on accounts with other banks	4,996,787
c. Interest income on purchased promissory notes	0
d. Interest income on investments	0
e. Interest income on securities trading accounts	30,677,870
f. Interest income on client liabilities	0
g. Interest income on client obligations for outstanding acceptances of this bank	0
h. Interest, Discount and Fees on Credit and Leasing Operations	1,539,183,806
i. Interest income from repurchase agreements	12,708,827
j. Other interest income	488,850
k. Total interest income	1,594,158,126
2. INTEREST EXPENSES	
a. Interest expenses on demand deposits	5,458,510
b. Interest expenses on savings deposits	0
c. Interest expenses on time deposits	1,093,637,693
d. Interest expenses on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expenses on accounts payable to other banks	7,406,369
f. Total interest expenses on deposits	1,106,502,572
g. Interest expenses on loans payable	0
h. Interest expenses on securities sold under repurchase agreements	16,025
i. Other interest expenses	18,736,098
j. Total interest expenses on borrowings	18,752,123
k. Total interest expenses	1,125,254,695
3. NET INTEREST INCOME BEFORE PROVISION FOR POSSIBLE LOAN AND LEASE LOSSES	468,903,431
a. Less: Provision for possible loan and lease losses	170,939,802
b. Net interest income after provision for possible loan and lease losses	297,963,629
4. NON-INTEREST INCOME	
a. Fee and commission income	463,333,400
b. Foreign exchange gains	63,169,927
c. Profit from commercial operations	0
d. Profit and dividends from investments	0
e. Other non-interest income	71,093,620
f. Total non-interest income	597,596,947
5. NON-INTEREST EXPENSES	
a. Commission expenses and service charges	180,541,446
b. Foreign exchange losses	6,335,071
c. Losses on trading accounts	0
d. Investment losses	0
e. Other non-interest expenses	0
f. Total non-interest expenses	186,876,517
6. NET INCOME BEFORE OPERATING EXPENSES	708,684,059

12.	7. OPERATING EXPENSES					
	a. Salaries and other employee expenses				234,684,569	
	b. Rent and maintenance				21,122,948	
	c. Travel and transportation expenses				1,918,261	
	d. Administrative expenses				63,102,398	
	e. Representation and charity				47,632,021	
	f. Depreciation expenses				75,829,205	
	g. Insurance, taxes, and other expenses				34,420,198	
	h. Total operating expenses				478,709,600	
	8. PROVISION FOR NON-CREDIT LOSSES					
	9. NET PROFIT BEFORE TAXES AND OTHER ADJUSTMENTS				229,974,459	
	a. Income tax provision				39,700,322	
	10. INCOME BEFORE ADJUSTMENTS				190,274,137	
	a. Extraordinary income or losses, net				0	
	b. Other profit adjustments, net				0	
11. NET PROFIT (LOSS)				190,274,137		
13.	INFORMATION ON AUDIT RESULTS					
	Name of the audit organization:		Ernst & Young LLC			
	Date of license issuance:		April 17, 2019			
	License number:		No. 00816			
	Type of conclusion:		Mandatory audit			
	Date of issuance of the audit report:		June 3, 2025			
	Audit report number:		1			
	Full name of the auditor (s) who conducted the audit:		Anvarkhon Azamov			
	Copy of the audit report:****					
14.	LIST OF MAJOR TRANSACTIONS CONCLUDED IN THE REPORTING YEAR					
	No.	Date of transaction	Full name or complete name of the counterparty	Subject of transaction	Amount	The issuer's role in the transaction (acquirer/alienator of goods and services)
	1.	27.12.2024	"NEFT GAZ BINO INSHOAT" LLC	Acquisition of real estate	254,553,600,000 sum	Buyer
15.	LIST OF TRANSACTIONS CONCLUDED WITH AFFILIATED PERSONS IN THE REPORTING YEAR					

	No.	Date of transaction	Full name or complete name of the counterparty	Subject of transaction	Amount	The issuer's body that made the decision on transactions	Full wording of decisions made on transactions
	1.	11.01.2024	"Clever Mikroredit Tashkiloti" LLC	Replenishment of working capital	8,000,000,000 sum	Supervisory Board	<p>1.1. Authorize the provision of a loan to "CLEVER MIKROMOLIYA TASHKILOTI" LLC under the following conditions:</p> <p>–</p> <p>The purpose of the loan is to pay dividends to the founder of "CLEVER MIKROMOLIYA TASHKILOTI" LLC;</p> <p>–</p> <p>Credit account mode - without opening a credit line;</p> <p>–</p> <p>Loan amount - 8,000,000,000.00 (eight billion) sum;</p> <p>–</p> <p>The loan term is 6 (six) months from the date of the loan agreement;</p> <p>–</p> <p>Interest rate - 21% per annum for current debt and 60% per annum for overdue loan debt</p> <p>–</p> <p>Repayment of interest on the loan - monthly on the 5th day of each month;</p> <p>–</p> <p>Grace period for repayment of the principal debt - not provided;</p> <p>–</p> <p>Repayment of the principal debt on the loan - monthly;</p> <p>–</p> <p>Special conditions:</p> <p>1. The borrower is obligated, within 3 (three) days from the date of partial or full loan utilization, to maintain a daily balance of funds in the demand deposit accounts in national currency opened at "ANOR BANK" JSC, in an amount not less than 50% of the outstanding loan balance (principal).</p> <p>2. In case the Borrower fails to fulfill its obligations, the Bank shall charge a penalty for</p>

							<p>each day of delay, calculated at 0.05 (zero point zero five) percent of the unfulfilled portion of the obligation. The penalty is collected monthly, no later than the 5th day of the following calendar month, based on the actual number of days for which the obligation was not fulfilled.</p> <p>- Loan security:</p> <p>A loan default risk insurance policy for 130% of the loan amount, which is 10,400,000,000.00 (ten billion four hundred million) soums, from an insurance company approved by the Bank.</p> <p>Special conditions:</p> <p>The borrower is obligated, within 3 (three) days from the date of partial or full loan utilization, to maintain a daily balance of funds in the demand deposit accounts in national currency opened at "ANOR BANK" JSC, in an amount not less than 50% of the outstanding loan balance (principal).</p> <p>Responsibility for non-compliance with the "Special Conditions":</p> <p>In case of non-fulfillment of obligations by the Borrower, the Bank shall charge a penalty for each day of delay at the rate of 0.05 (zero point zero five) percent of the unfulfilled portion of the obligation. The penalty is collected monthly, no later than the 5th day of each subsequent calendar month, based on the actual number of days for which the obligation was not fulfilled.</p>
2.	22.01.2024	JSC "KAPITAL SUG'URTA"	Employer's Civil Liability Compulsory Insurance Agreement	29,253,120.52	Supervisory Board	<p>1.1. To conclude a compulsory insurance contract for the employer's civil liability with JSC "KAPITAL SUG'URTA" under the following conditions:</p> <p>- The insured amount is 51,231,384,455.00 sum (fifty-one billion two hundred thirty-one million three hundred eighty-four thousand four hundred fifty-five sum);</p> <p>- The insurance premium is 29,253,120.52 sum (twenty-nine million two hundred fifty-three thousand one hundred twenty sum and 52 tiyin).</p> <p>- The insurance premium is to be paid in full within 5 (five) working days from the date of conclusion of the contract:</p>	

							- The contract is valid for 1 (one) year from the date of signing.
	3.	01.02.2024	JSC "KAPITAL SUG'URTA"	Compulsory Civil Liability Insurance for Vehicle Owners	1,928,000	Supervisory Board	1.1. To authorize the conclusion of a Contract for Compulsory Civil Liability Insurance for Vehicle Owners and Voluntary Insurance, as well as the "AVTO-LYUKS" product, with JSC "KAPITAL SUG'URTA" under the following conditions: - DAMAS D2 passenger car, quantity: 1 unit (State registration number 01716RHA) . The total insurance premium is 1,928,000.00 (One million nine hundred twenty-eight thousand) soums.
	4.	01.02.2024	"Clever Mikroredit Tashkiloti" LLC	Provision of credit	6,000,000,000	Supervisory Board	1.1. Open a Framework Credit Line (FCL) for "CLEVER MIKROMOLIYA TASHKILOTI" LLC under the following conditions: - The purpose of the FCL is to replenish working capital for providing microloans by transferring funds to the client's settlement account; - FCL limit (amount) - 6,000,000,000.00 (Six billion) soums; - FCL term - 60 (sixty) months from the date of concluding the loan agreement; - Deadlines for concluding loan agreements within the FCL - within 36 (thirty-six) months from the date of establishing the FCL; - FCL collateral: 1) Loan default risk insurance policy for 130% of the loan amount, which is 7,800,000,000.00 (seven billion eight hundred million) soums, from an insurance company satisfactory to the Bank.
	5.	11.03.2024	"KAPITAL SUG'URTA" JSC	Opening of a framework credit line.	4,423,836,600	Supervisory Board	1.1. The loan was issued within the framework of the credit line approved by the Supervisory Board on 07.03.2024, Protocol No. 13
	6.	14.03.2024	"KAPITAL SUG'URTA" JSC	Opening of a framework credit line	950,000,000	Supervisory Board	1.1. The loan was issued within the framework of the credit line approved by the Supervisory Board on 07.03.2024, Protocol No. 13
	7.	14.03.2024	Nurutdinova Madina Jalalitdinovna	Mortgage loan	1,085,587,090	Supervisory Board	1.1. Approve the provision of a mortgage loan to NURUTDINOVA MADINA DJALALITDINOVNA under the following conditions: - The purpose of the loan is to purchase real estate in the form of an apartment under contract

							<p>No. NRG-QS-115/97-TSH dated 29.02.2024, with conditional No. 97, located in the residential complex at the 3rd entrance, on the 7th floor;</p> <ul style="list-style-type: none"> - The value of the real estate - 1,485,587,090.00 (one billion four hundred eighty-five million five hundred eighty-seven thousand ninety) soums 00 tiyins; - Loan amount - 1,085,587,090.00 (one billion eighty-five million five hundred eighty-seven thousand ninety) soums 00 tiyins; - Down payment - 400,000,000.00 (four hundred million) soums 00 tiyins; - Term - 120 (one hundred and twenty) months; - Grace period - not provided; - Calculation method - annuity; - Loan repayment - monthly; - Loan interest rate - 18 (eighteen) percent per annum for current debt, 27 (twenty-seven) percent per annum for overdue debt.
	8.	26.03.2024	JSC "KAPITAL SUG'URTA"	Contract for Compulsory Employer's Civil Liability Insurance and Voluntary Insurance under the "AVTO-LYUKS" product	23,510,000	Supervisory Board	<p>1.1. Approve the conclusion of a Contract for Compulsory Civil Liability Insurance for Vehicle Owners and Voluntary Insurance, as well as the "AVTO-LYUKS" product, with the company JSC "KAPITAL SUG'URTA" under the following conditions:</p> <ul style="list-style-type: none"> - 10 NEXIA-3 passenger cars (State license plates: 01 362ZGA, 01 364 ZGA, 01 367ZGA, 01 368ZGA, 01 369ZGA, 01 370ZGA, 01 371ZGA, 01 372ZGA, 01 374ZGA, 01 375ZGA.) The total insurance premium is 1,680,000.00 (One million six hundred eighty thousand) soums. - For the "AUTO-LUX" product, the total insurance premium is 21,830,000 (twenty-one million eight hundred and thirty thousand) soums.
	9.	27.03.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	5,382,986,695	Supervisory Board	<p>1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Minutes No. 13.</p>

	10.	04.04.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	1,550,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Minutes No. 13.
	11.	15.04.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	1,000,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Minutes No. 13.
	12.	16.04.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	1,000,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a revolving credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Minutes No. 13.
	13.	22.04.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a revolving credit line	1,000,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a revolving credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Minutes No. 13.
	14.	01.05.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a revolving credit line	3,450,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a revolving credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Minutes No. 13.
	15.	08.05.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a revolving credit line	276,746,400	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a revolving credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Minutes No. 13.
	16.	13.05.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a revolving credit line	703,395,700	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a revolving credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Minutes No. 13.

	17.	14.05.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a revolving credit line	275,503,410	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Protocol No. 13.
	18.	14.05.2024	KAPITAL SUG'URTA JSC	Compulsory civil liability insurance for vehicle owners and voluntary insurance for the "AVTO- LYUKS" product	73,426,000	Supervisory Board	1.1. Authorize the conclusion of a Contract for Compulsory Civil Liability Insurance for Vehicle Owners and Voluntary Insurance, as well as the "AVTO-LYUKS" product, with the company KAPITAL SUG'URTA JSC under the following conditions: BYD SONG passenger car in the quantity of 6 units (State numbers 01771ANB, 01772ANB, 01773ANB, 01775ANB, 01778ANB, 01779ANB). The total insurance premium, including the "AVTO-LYUKS" product, amounts to 67,008,000.00 (Sixty-seven million eight thousand) soums. MALIBU 2 passenger car in the quantity of 1 unit (State number 01703SSS). The total insurance premium, including the "AVTO- LYUKS" product, amounts to 6,418,000.00 (Six million four hundred eighteen thousand) soums.
	19.	21.05.2024	KAPITAL SUG'URTA JSC	Within the framework of the General Agreement on opening a framework credit line	3,000,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board's decision dated 07.03.2024, Protocol No. 13.
	20.	05.06.2024	KAPITAL SUG'URTA JSC	Within the framework of the General Agreement on opening a framework credit line	2,000,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Protocol No. 13.
	21.	13.06.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	228,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Protocol No. 13.

	22.	14.06.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	69,430,405.51	Supervisory Board	<p>1.1. To authorize the conclusion of a Contract for Compulsory Civil Liability Insurance for Vehicle Owners and Voluntary Insurance, as well as the "AVTO-LYUKS" product, with the company JSC "KAPITAL SUG'URTA" under the following conditions:</p> <ul style="list-style-type: none"> - MERCEDES BENZ EQV 300 passenger car, 1 unit (State number 01707SSS), MERCEDES BENZ EQS580 4 MATIC, 1 unit (State number 01771SSS), CHEVROLET LACETTI, 1 unit (State number 01173JJA) . The total insurance premium is 504,000.00 (Five hundred four thousand) soums. - The insured amount for the "AVTO-LYUKS" product for the MERCEDES BENZ EQS580 4 MATIC passenger car, 1 unit (State number 01771SSS) and CHEVROLET LACETTI, 1 unit (State number 01173JJA) is 68,926,405.51 (Sixty-eight million nine hundred twenty-six thousand four hundred five soums 51 tiyins).
	23.	19.06.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	306,500,000	Supervisory Board	<p>1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Minutes No. 13.</p>
	24.	28.06.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	3,100,000,000	Supervisory Board	<p>1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Minutes No. 13.</p>
	25.	28.06.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	25,000,000,000	Supervisory Board	<p>1.1. Authorize the conclusion of a General Agreement with JSC "KAPITAL SUG'URTA" for the insurance of JSC "ANOR BANK" loan portfolio as per the attachment. The insurance premium amounts to 25,000,000,000 (twenty-five billion) soms.</p>
	26.	01.07.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	21,586,000	Supervisory Board	<p>1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the</p>

							Supervisory Board decision dated 07.03.2024, Minutes No. 13.
	27.	02.07.2024	JSC "KAPITAL SUG'URTA"	Within the framework of the General Agreement on opening a framework credit line	1,000,000,000	Supervisory Board	1.1. The Agreement was concluded within the framework of the General Agreement on opening a framework credit line in accordance with the Supervisory Board decision dated 07.03.2024, Minutes No. 13.
	28.	25.07.2024	JSC "KAPITAL SUG'URTA"	Contract - instruction to attract clients for issuing bank cards. Reward for each activated bank card is 10,000 soums.	10,000	Supervisory Board	1.1. The Bank's Management Board shall conclude an Instruction Agreement for attracting clients with "KAPITAL SUG'URTA" JSC according to the appendix.
	29.	12.08.2024	"KAPITAL SUG'URTA" JSC	Contract for Compulsory Civil Liability Insurance of a Vehicle	168,000	Supervisory Board	1.1. Authorize the conclusion of a Contract for Compulsory Civil Liability Insurance of Vehicle Owners and Voluntary Insurance with "KAPITAL SUG'URTA" JSC under the following conditions: One BYD SONG PLUS passenger car (State number 01973VKA). The total insurance premium is 168,000 (One hundred sixty-eight thousand) soums.
	30.	30.09.2024	"KAPITAL SUG'URTA" JSC	Civil Liability Insurance Agreement for Management Bodies and Management Personnel of Legal Entities	25,000,000,000	Supervisory Board	1.1. Conclude an agreement with "KAPITAL SUG'URTA" JSC on the insurance of civil liability of management bodies and management personnel of legal entities according to the annex. The total insured amount is 312,500,000,000 (three hundred twelve billion five hundred million) soums. The insurance premium under this Agreement is set at 8.0% of the insured amount, which is 25,000,000,000 (Twenty-five billion) soums.
	31.	02.10.2024	"KAPITAL SUG'URTA" JSC	Contract on Compulsory Civil Liability Insurance for Vehicle Owners	672,000	Supervisory Board	1.1. Conclude a Contract of Compulsory Civil Liability Insurance for Vehicle Owners with JSC "KAPITAL SUG'URTA" under the following conditions: One CAPTIVA passenger car (State number 01175JJA). The total insurance premium is 168,000.00 (one hundred and sixty-eight thousand) soums. Three NEXIA3 passenger cars (State numbers 01179NHA, 01174NHA and 01176NHA). The

							total insurance premium is 504,000.00 (five hundred and four thousand) soums.
	32.	04.11.2024	"Clever Mikrokredit Tashkiloti" LLC	Loan agreement within the framework of the General Agreement on Opening a Revolving Credit Line.	5,000,000,000	Supervisory Board	<p>1.1. Authorize LLC "CLEVER MIKROMOLIYA TASHKILOTI" to open a credit line (RCL) based on concluding separate loan agreements under the following conditions:</p> <p>The purpose of the loan is to replenish working capital for issuing microloans by transferring funds to the client's current account;</p> <p>RCL value - 5,000,000,000.00 (five billion) soums;</p> <p>RCL validity period - 60 (sixty) months.</p> <p>As collateral for the RCL, LLC "CLEVER MIKROMOLIYA TASHKILOTI" provides the following:</p> <p>An insurance policy from an insurance company meeting the bank's requirements, for the amount of 6,500,000,000.00 (six billion five hundred million) soums, which is 130% of the loan amount, covering the risk of loan default.</p>
	33.	02.12.2024	"KAPITAL SUG'URTA" JSC	On Compulsory Civil Liability Insurance for Vehicle Owners and Voluntary Insurance for the "AUTO-LUX" Product	84,645,000	Supervisory Board	<p>1.1. Authorize the conclusion of a Contract for Compulsory Civil Liability Insurance for Vehicle Owners and Voluntary Insurance for the "AUTO-LUX" product with JSC "KAPITAL SUG'URTA" according to the following:</p> <ul style="list-style-type: none"> - LAND ROVER Range Rover 4.6 HSE, quantity: 1 unit (State license plate: 01 787 SSS) ; - BYD SONG PLUS passenger car, quantity: 1 unit (State license plate: 01 773 ANB) <p>The total insurance premium is 84,645,000.00 (Eighty-four million six hundred forty-five thousand) sums.</p>
	34.	05.12.2024	"KAPITAL SUG'URTA" JSC	Bank Guarantee Agreement	640,652,000	Supervisory Board	<p>1.1. Authorize the conclusion of a bank guarantee agreement with JSC "KAPITAL SUG'URTA"</p> <p>Financing shall be carried out after the provision of a formalized insurance contract for the risk of non-repayment of the guarantee and an insurance policy for the risk of non-repayment of the guarantee in the amount of 65,000.00 (Sixty-five thousand) US dollars for the entire duration of the guarantee.</p>

	35.	10.12.2024	"KAPITAL SUG'URTA" JSC	Voluntary Health Insurance Contract	5,000,000,000	Supervisory Board	1.1. The Bank's Management Board is authorized to conclude a contract with JSC "KAPITAL SUG'URTA" for voluntary medical insurance of JSC "ANOR BANK" employees. The total insured amount under the insurance contract is 20,000,000,000 (Twenty billion) soums. The total insurance premium amount under the contract is 5,000,000,000 (Five billion) soums.
16.	LIST OF AFFILIATED PERSONS (as of the end of the reporting year)						
	No.	Full Name or Full Company Name	Location (residence) (country, region, city, district)	Basis for recognition as an affiliated person	Date (of affiliation)		
	1.	Nosirov Shoodil Nosirovich	Tashkent city, Chilanzar district, Katartal-2 street, house 37	Chairman of the Supervisory Board	26.06.2023		
	2.	Olimov Kahramonjon Anvarovich	Tashkent city, Almazar district, Sabzar St. C17/18, 4/141	Member of the Supervisory Board	26.06.2023		
	3.	Alimov Ikrom Ismailjanovich	Tashkent city, Mirabad district, Mironshoh Street 1, dead end, house 18	Member of the Supervisory Board	26.06.2023		
	4.	Karimbaev Sherzod Kobilovich	Tashkent city, Yunusabad district- 10, building 7, apartment 70	Member of the Supervisory Board	09.08.2024		
	5.	Nurutdinova Madina Jalalitdinovna	Tashkent city, Yunusabad district, 14th quarter, building 28, apartment 15	Member of the Supervisory Board	26.06.2023		
	6.	Akramov Sherzod Salimovich	Tashkent city, Almazar district, A. Yunusov St., 38	Chairman of the Board - Member of the Board	26.06.2023		
	7.	Najimitdinov Elyor Rustamovich	Tashkent city, Yunusabad district, A. Donish St., 2nd quarter, building 40, apt. 45	First Deputy Chairman of the Board - Member of the Board	01.07.2023		

8.	Kadirov Elbek Rustamovich	Tashkent, Yunusabad district, 57-7 Bogishamol Street, apt. 8	Deputy Chairman of the Board - Member of the Board	01.07.2023
9.	Saydullayev Anvar Rustamovich	Tashkent, Sergeli district, Kuylyuk 5 massif, house 31, apt. 99	Deputy Chairman of the Board - Member of the Board	14.12.2023
10.	Zanakhov Timur Farkhidovich	Tashkent, Shaykhantakhur district, Dekhkon dead end, house 16	Head of the Legal Department - Member of the Board	01.07.2023
11.	JSC "KAPITAL SUG'URTA"	Tashkent, Mirzo Ulugbek district, 44 Mahatma Gandhi Street	Legal entity, twenty percent or more of whose authorized capital is owned by the same person who owns twenty percent or more of the authorized capital of the bank	24.11.2020
12.	LLC "CLEVER Mikrocredit Tashkiloti"	Tashkent, Almazar district, Sagbon 30 dead end, house 6.	Legal entity, twenty percent or more of whose authorized capital is owned by the same person who owns twenty percent or more of the authorized capital of the bank	24.11.2020
13.	LLC "DYNAMIC ENERGY"	Tashkent, Almazar district, Sagban 30 street, dead end 12	Legal entity, twenty percent or more of whose authorized capital is owned by the same person who owns twenty percent or more of the authorized capital of the bank	01.06.2023
14.	LLC "ANOR ASSETS"	Tashkent, Mirzo Ulugbek district, Sayram street, 5th passage, house 4.	Legal entity that is a subsidiary business entity of this company	07.02.2024

Head of the executive body:

Akramov Sherzod Salimovich

Chief Accountant:

Babayev Umid Mukhammadovich

Authorized person who posted
information on the website:

Umarov Nodirbek Erkinovich

