

Quarterly Report of JSC "ANOR BANK" for the 2nd Quarter of 2025

BANK BALANCE SHEET STRUCTURETABLE-1

JSC "ANORBANK" as of July 1, 2025 in thousands of UZS

No.	ASSETS	Total	In national currency	In foreign currency (UZS equivalent)
1	Cash on hand and other payment documents	143,171,418	104,188,409	38,983,009
2	Bank funds in the Central Bank	1,325,572,468	997,725,293	327,847,175
3	Receivables from other banks and financial institutions, net	72,341,358	50,694,022	21,647,336
3.1	Receivables from other banks and financial institutions, gross	72,343,670	50,694,022	21,649,648
3.2	Less: Allowance for possible losses	2,312	0	2,312
4	Securities and investments, net	578,124,136	578,124,136	0
4.1	Securities and investments, gross	597,995,000	597,995,000	0
4.2	Costs, discount, premium and change in fair value of securities	-19,870,864	-19,870,864	0
4.3	Less: Allowance for possible losses	0	0	0
5	Precious metals, stones and coins, net	0	0	0
5.1	Precious metals, stones and coins, gross	0	0	0
5.2	Less: Allowance for possible losses	0	0	0
6	Investments, net	2,000,000	2,000,000	0
6.1	Investments, gross	2,000,000	2,000,000	0
6.2	Costs, discount and premium on investments	0	0	0
6.3	Less: Allowance for possible losses	0	0	0
7	Securities purchased under REPO agreements, net	200,993,569	200,993,569	0
7.1	Securities purchased under REPO agreements, gross	200,993,569	200,993,569	0
7.2	Less: Allowance for possible losses	0	0	0
8	Credit and leasing operations, net	8,312,734,329	7,437,709,528	875,024,801
8.1	Credit and leasing operations, gross	8,389,927,812	7,509,810,117	880,117,695
8.2	Less: Allowance for possible losses	77,193,483	72,100,589	5,092,894
9	Clients' obligations on financial instruments, net	0	0	0
9.1	Clients' obligations on financial instruments, gross	0	0	0
9.2	Less: Allowance for possible losses	0	0	0
10	Fixed assets, net	1,166,328,640	1,166,328,640	0
11	Total accrued interest and non-interest income, net	418,185,744	408,879,120	9,306,624
11.1	Accrued interest income, gross	385,378,990	376,331,171	9,047,819
11.2	Accrued non-interest income, gross	53,683,921	53,174,662	509,259
11.2.1	Less: Allowance for possible losses	20,877,167	20,626,713	250,454
12	Other bank-owned property, net	0	0	0
12.1	Other property foreclosed in lieu of loan and lease repayment, gross	0	0	0
12.2	Other bank-owned property, gross	0	0	0
12.3	Less: Accumulated depreciation and allowance for possible losses	0	0	0
13	Reserves created for assets classified as standard	85,165,748	85,165,748	0
13.1	Reserve for loans, leases, and factoring classified as standard	80,665,628	80,665,628	0
13.2	Reserve for other assets classified as standard	1,594,276	1,594,276	0
13.3	Reserve for interest and commissions on assets classified as standard	2,905,844	2,905,844	0
14	Other assets, net	434,230,390	409,462,248	24,768,142
14.1	Other assets, gross	436,002,230	411,234,088	24,768,142
14.2	Less: Allowance for possible losses	1,771,840	1,771,840	0
14.3	Foreign currency transactions and positions	0	0	0
15	Total assets	12,568,516,304	11,270,939,217	1,297,577,087
	LIABILITIES			
16	Demand deposits	1,372,132,405	1,231,819,582	140,312,823
17	Time deposits	9,645,646,135	8,523,689,911	1,121,956,224
18	Amounts due to the Central Bank	2,953,669	2,953,669	0
19	Accounts of other banks and financial institutions	6,552,883	6,413,951	138,932
20	Securities sold under repurchase agreements	0	0	0
21	Liabilities for credit and leasing operations	3,227,208	3,227,208	0
22	Securities issued by the bank	0	0	0
23	Subordinated debt	211,460,000	211,460,000	0
24	Accrued interest payable	71,359,080	67,923,240	3,435,840
25	Tax liabilities	2,754,546	2,754,546	0
26	Clearing operations	1,963	1,963	0
27	Provisions for off-balance sheet items classified as standard	1,304,694	1,304,694	0
28	Other liabilities	80,084,961	68,757,407	11,327,554
29	Total liabilities	11,397,477,544	10,120,306,171	1,277,171,373
	SHAREHOLDERS' EQUITY			
30	Share capital	800,000,000	800,000,000	0
30.1	Common shares	600,000,000	600,000,000	0
30.2	Preferred shares	200,000,000	200,000,000	0
31	Additional paid-in capital	0	0	0
32	Reserve capital	18,627,916	18,627,916	0
32.1	General reserve fund	18,627,916	18,627,916	0
32.2	Revaluation reserve	0	0	0
32.3	Other reserves	0	0	0
33	Retained earnings	352,410,844	352,410,844	0
33.1	including net profit (loss) for the current year	5,760,723	5,760,723	0
34	Total shareholders' equity	1,171,038,760	1,171,038,760	0
35	Total liabilities and shareholders' equity	12,568,516,304	11,291,344,931	1,277,171,373

STATEMENT OF FINANCIAL RESULTS

TABLE-3

as of July 1, 2025

in thousands

No	Indicators	Total	in national currency	in foreign currency
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				(equivalent in sum)
1.	INTEREST INCOME			
a.	Interest income on accounts with the Central Bank	10,304,233	10,304,233	
b.	Interest income on accounts with other banks	16,790	16,790	
c.	Interest income on investments in debt securities measured at amortized cost	0	0	
d.	Interest income on securities and investments in them	53,715,372	53,715,372	
e.	Accrued interest on client obligations	0	0	
f.	Interest income on clients' obligations for unpaid bank acceptances	0	0	
g.	Interest, discounts and commissions on credit and leasing operations	1,319,684,471	1,319,684,471	
h.	Interest income on REPO transactions with securities	9,729,605	9,729,605	
i.	Other interest income	155,425	155,425	
j.	Total interest income	1,393,605,896	1,393,605,896	0
2.	INTEREST EXPENSES			
a.	Interest expenses on demand deposits	5,565,957	5,565,957	
b.	Interest expenses on time deposits	972,727,439	972,727,439	
c.	Interest expenses on Central Bank accounts	0	0	
d.	Interest expenses on accounts with other banks	2,595,507	2,595,507	
e.	Total interest expenses on deposits	980,888,903	980,888,903	0
f.	Interest expenses on loans	0	0	
g.	Interest expenses on REPO transactions with securities	0	0	
h.	Other interest expenses	15,602,626	15,602,626	
i.	Total interest expenses on loans and other debts	15,602,626	15,602,626	0
j.	Total interest expenses	996,491,529	996,491,529	0
3.	Net income before assessing potential loss reserves for assets	397,114,367	397,114,367	0
a.	Minus: Assessment of possible losses on loans and leasing	143,260,021	143,260,021	
b.	Minus: Assessment of possible losses on securities	0	0	
c.	Minus: Assessment of possible losses on investments	0	0	
d.	Minus: Assessment of possible losses on other assets	38,671,069	38,671,069	
e.	Net income after assessment of possible losses on assets	215,183,277	215,183,277	0
4.	NON-INTEREST INCOME			
a.	Income received for services rendered and intermediation	240,417,951	240,417,951	
b.	Foreign currency profit	28,653,578	0	28,653,578
c.	Profit from commercial operations	0	0	
d.	Profit and dividends from investments	0	0	
e.	Return of created reserves for possible losses on assets	26,029,457	26,029,457	
f.	Income related to the recovery of written-off loans	0		
g.	Other non-interest income	43,147,483	43,147,483	
h.	Total non-interest income	338,248,469	309,594,891	28,653,578
5.	NON-INTEREST EXPENSES			
a.	Commission expenses and expenses for services rendered	91,989,681	91,989,681	
b.	Losses on foreign currency transactions	8,669,438	0	8,669,438
c.	Losses from commercial transactions	0	0	
d.	Losses from investments	0	0	
e.	Other non-interest expenses	0	0	
f.	Total non-interest expenses	100,659,119	91,989,681	8,669,438
6.	NET INCOME BEFORE OPERATING EXPENSES	452,772,627	432,788,487	19,984,140
7.	OPERATING EXPENSES			
a.	Bank staff salaries and other personnel expenses	124,996,315	124,996,315	
a1)	including payments to management personnel	4,834,063	4,834,063	
b.	Rent and maintenance expenses	10,145,211	10,145,211	
c.	Business travel and transportation expenses	1,463,187	1,463,187	
c.	Administrative expenses	33,350,439	33,350,439	
d.	Entertainment expenses and charitable donations	38,834,615	38,834,615	
e.	Depreciation expenses	63,162,241	63,162,241	
f.	Insurance expenses	6,887,760	6,887,760	
g.	Taxes (excluding income tax) and licenses	8,009,566	8,009,566	
h.	Fines and penalties	19,891	19,891	
i.	Other operating expenses	16,164,925	16,164,925	
j.	Total operating expenses	303,034,150	303,034,150	
8.	Net profit before tax and other adjustments	149,738,477	129,754,337	19,984,140
a.	Income tax estimate	47,508,042	47,508,042	
9.	INCOME BEFORE ADJUSTMENTS	102,230,435	82,246,295	19,984,140
a.	Extraordinary income or loss, net	0	0	0
b.	Profit adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	102,230,435	82,246,295	19,984,140