STRUCTURE OF BANK BALANCE

Table-1

	Anor Bank	30 September 2025		thousand soums
№	ASSETS	Total	in national currency	in foreign currency (in equivalent in sums)
1	Cash and other payment documents	320,200,268	62,193,029	258,007,239
2	Receivable from the Central Bank	698,517,336	266,382,552	432,134,784
3	Receivable from other banks, net	69,712,999	50,325,923	19,387,076
3.1	Receivable from other banks, gross	69,715,090	50,325,923	19,389,167
3.2	Minus: Reserve for possible losses	2,091	0	2,091
4	Securities and investments in them, net	1,280,710,569	1,280,710,569	0
4.1	Securities and investments in them, gross	1,291,985,000	1,291,985,000	0
4.2	Change in costs, discounts, premiums, and fair value of securities	-11,274,431	-11,274,431	0
4.3	Minus: Reserve for possible losses	0	0	0
5	Precious metals, stones and coins, pure	0	0	0
5.1	Precious metals, stones and coins, gross	0	0	0
5.2	Minus: Reserve for possible losses	0	0	0
6	Net investments	218,000,000	218,000,000	0
6.1	Investments, gross	218,000,000	218,000,000	0
6.2	Expenses, discount, and remuneration on investments	0	0	0
6.3	Minus: Reserve for possible losses	0	0	0
7	Purchased securities with a repurchase agreement, net	0	0	0
7.1	Securities purchased under a repurchase agreement, gross	0		0
7.2	Minus: Reserve for possible losses	0	0	0
8	Net credit and leasing operations	8,983,186,466	8,228,637,709	754,548,757
8.1	Credit and leasing operations, gross	9,092,014,631	8,323,251,931	768,762,700
8.2	Minus: Reserve for possible losses	108,828,165	94,614,222	14,213,943
9	Net financial instruments liabilities of clients	0	0	0
9.1	Clients' liabilities on financial instruments, gross	0		
9.2	Minus: Allowance for possible losses	0	0	
10	Net fixed assets	1,088,982,030	1,088,982,030	0
11	Total accrued interest and interest-free income, net	538,032,379	529,076,017	8,956,362
11.1	Accrued interest income, gross	527,310,502	518,118,138	9,192,364
11.2	Accrued interest-free income, gross	48,708,500	48,295,408	413,092
11.2.1	Minus: Allowance for possible losses	37,986,623	37,337,529	649,094
12	Other own property of the bank, net	13,872,842	13,872,842	0
12.1	Other property recovered from collateral for credit and leasing, gross	13,872,842	13,872,842	0
12.2	Bank's other own property, gross	0	0	0
12.3	Minus: Amount of accumulated depreciation and reserve for possible losses	0	0	0
13	Reserves created for assets classified as standard	90,248,725	90,248,725	0
13.1	Credit, leasing, and factoring reserve classified as standard	85,716,985	85,716,985	0
13.2	Reserve for other assets classified as standard	1,594,276	1,594,276	0
13.3	Reserve of interest and commissions on assets classified as standard	2,937,464	2,937,464	0
14	Other net assets	446,217,200	429,918,117	16,299,083
14.1	Other assets, gross	447,984,181	431,685,098	16,299,083
14.2	Minus: Reserve for possible losses	1,771,956	1,771,956	0
14.3	Currency buying and selling and currency positions	4,975	4,975	
15	**Total assets**	**13,567,183,364**	**12,077,850,063**	**1,489,333,301**
	LIABITILIES			
16	Demand deposits	1,241,667,560	1,095,377,257	146,290,303
17	Term deposits	10,557,875,565	9,324,407,061	1,233,468,504
18	Payable to the Central Bank	4,821,004	4,821,004	0
19	Payable to other banks	12,322,917	12,256,450	66,467
20	Securities sold under REPO transactions	0	0	0
21	Loans and leasing transactions payable	4,563,834	4,563,834	
22	Bank-issued securities	0	0	0
23	Subordinated debt obligations	221,460,000	221,460,000	
24	Accrued interest payable	84,114,821	81,002,831	3,111,990
25	Accrued taxes payable	5,567,590	5,567,590	
26	Clearing transactions	10,097	10,097	0
27	Reserves created for standard assets classified as off-balance sheet	1,304,694	1,304,694	0
28	Other liabilities	141,249,034	102,395,111	38,853,923
29	**Total liabilities**	**12,274,957,116**	**10,853,165,929**	**1,421,791,187**
	EQUITY			
30	Authorized capital	800,000,000	800,000,000	0
30.1	Promotions - Ordinary	600,000,000	600,000,000	0
30.2	Shares - Preferred	200,000,000	200,000,000	0
31	Added capital	0	0	0
32	Reserve capital.	18,627,916	18,627,916	0
32.1	General purpose reserve fund	18,627,916	18,627,916	0
32.2	Devaluation reserve	0	0	0
32.3	Other reserves and funds	0	0	0
33	Retained earnings	473,598,332	473,598,332	0
33.1	of which net profit (loss) of the current year	139,448,211	139,448,211	0
34	**Total equity**	**1,292,226,248**	**1,292,226,248**	**0**
35	**Total liabilities and equity**	**13,567,183,364**	**12,145,392,177**	**1,421,791,187**

FINANCIAL RESULTS REPORT

Table 3

Anorbank

30 September 2025 — thousand soums

№	ASSETS	Total	in national	in foreign
1.	**INTEREST INCOME**			
а.	Interest income on accounts in the Central Bank	17,658,753	17,658,753	
б.	Interest income on accounts in other banks	89,107	89,107	
в.	Interest income on investments in debt securities, assessed at amortized cost	0	0	
г.	Interest income on securities and investments in them	87,440,070	87,440,070	
д.	Accrued interest on client obligations	0	0	
е.	Interest income on clients' obligations on unpaid bank acceptances	0	0	
ж.	Interest, discounts (discounts) and fees on credit and leasing operations	2,035,140,873	2,035,140,873	
з.	Interest income on REPO transactions with securities	15,101,495	15,101,495	
и.	Other interest income	102,419,404	102,419,404	
к.	**Total interest income**	**2,257,849,702**	**2,257,849,702**	**0**
2.	**INTEREST EXPENSES**			
а.	Interest expenses on demand deposits	9,702,013	9,702,013	
б.	Interest expenses on time deposits	1,537,048,170	1,537,048,170	
в.	Interest expenses on the Central Bank's accounts	0	0	
г.	Interest expenses on other bank accounts	2,891,672	2,891,672	
д.	**Interest expenses on all deposits**	**1,549,641,855**	**1,549,641,855**	**0**
е.	Interest expenses on loans	0	0	
ж.	Interest expenses on REPO transactions with securities	35,888	35,888	
з.	Other interest expenses	25,391,411	25,391,411	
и.	**Interest expenses on loans and other debts**	**25,427,299**	**25,427,299**	**0**
к.	**Total interest expenses**	**1,575,069,154**	**1,575,069,154**	**0**
3.	**NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS**	**682,780,548**	**682,780,548**	**0**
а.	less: Assessment of possible losses on loans and leasing	223,243,968	223,243,968	
б.	less: Assessment of possible losses on securities	0	0	
в.	less: Assessment of potential losses from investments	0	0	
г.	less: Assessment of possible losses on other assets	57,481,710	57,481,710	
д.	**Net interest income after evaluating possible losses on loans and leasing**	**402,054,870**	**402,054,870**	**0**
4.	**NON-INTEREST INCOME**			
а.	Income received for services rendered and mediation	382,604,110	382,604,110	
б.	Foreign currency profit	41,605,523	0	41,605,523
в.	Profit from commercial operations	0	0	
г.	Profit and dividends from investments	0	0	
д.	Return of created reserves for possible losses on assets	31,469,519	31,469,519	
е.	Income related to repayment of written-off loans	0		
ж.	Other non-interest income	67,893,303	67,893,303	
з.	**Total non-interest income**	**523,572,455**	**481,966,932**	**41,605,523**
5.	**NON-INTEREST EXPENSES**			
а.	Commission expenses and expenses for services rendered	137,675,254	137,675,254	
б.	Losses in foreign currency	15,411,328	0	15,411,328
в.	Losses from commercial transactions	0	0	
г.	Loss from investments	0	0	
д.	Other non-interest expenses	3	3	
е.	**Total non-interest expenses**	**153,086,585**	**137,675,257**	**15,411,328**
6.	**NET INCOME BEFORE OPERATIONAL EXPENSES**	**772,540,740**	**746,346,545**	**26,194,195**
7.	**OPERATIONAL EXPENSES**			
а.	Bank employees' salaries and other expenses	197,230,791	197,230,791	
а1)	including payments to management personnel	7,598,724	7,598,724	
б.	Rent and maintenance expenses	23,068,870	23,068,870	
в.	Travel and transportation expenses	2,476,660	2,476,660	
г.	Administrative expenses	51,291,086	51,291,086	
д.	Representation and charity	60,601,565	60,601,565	
е.	Wear and tear expenses	104,405,274	104,405,274	
ж.	Insurance expenses	12,612,012	12,612,012	
з.	Taxes (except for income tax) and licenses	11,767,064	11,767,064	
и.	Fines and penalties	22,044	22,044	
к.	Other operating expenses	22,927,528	22,927,528	
л.	**Total operating expenses**	**486,402,894**	**486,402,894**	
8.	**Net profit before tax and other adjustments**	**286,137,846**	**259,943,651**	**26,194,195**
а.	Profit tax assessment	50,219,924	50,219,924	
9.	**INCOME BEFORE AMENDMENTS ARE MADE**	**235,917,922**	**209,723,727**	**26,194,195**
а.	Unforeseen income or loss, net	0	0	0
б.	Profit adjustment, net	0	0	0
10.	**NET PROFIT (LOSS)**	**235,917,922**	**209,723,727**	**26,194,195**