

"ANOR BANK" JSC's quarterly report for the first quarter of 2023

STRUCTURE OF BANK BALANCE

TABLE-1

"ANORBANK" JSC

in thousand UZS

№	ASSETS	Total	in UZS	in foreign currency (equivalent in UZS)
1	Cash and other payment documents	141 039 288	40 541 643	100 497 645
2	Amounts due from the Central Bank of the Republic of Uzbekistan	449 865 323	345 800 009	104 065 314
3	Amounts due from other banks, net	24 933 328	18 315 909	6 617 419
3.1	Amounts due from other banks, gross	24 938 495	18 315 909	6 622 586
3.2	Less: reserve for possible losses	5 167	0	5 167
4	Purchase and sale accounts, net	433 881 577	433 881 577	0
4.1	Securities for sale, gross	439 300 000	439 300 000	0
4.2	Discount and premiums on securities	-5 418 423	-5 418 423	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	0	0	0
6.1	Investments, gross	0	0	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	0	0	0
7.1	Securities purchased under a repurchase agreement, gross	0	0	0
7.2	Less: reserve for possible losses	0	0	0
8	Loans and leasing operations, net	2 304 953 189	2 247 500 554	57 452 635
8.1	Loans and leasing operations, gross	2 332 554 411	2 275 101 776	57 452 635
8.2	Less: reserve for possible losses	27 601 222	27 601 222	0
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	276 173 196	276 173 196	0
11	Accrued interest and non-interest income in total, net	83 268 392	83 004 144	264 248
11.1	Accrued interest receivable, gross	53 385 957	53 121 709	264 248
11.2	Accrued non-interest income, gross	34 340 840	34 340 840	0
11.2.1	Less: reserve for possible losses	4 458 405	4 458 405	0
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	21 999 869	21 999 869	0
13.1	Reserves for standard classified loans, leases and factoring	21 669 857	21 669 857	0
13.2	Reserve on other assets classified as standard	13	13	0
13.3	Reserve for interest and intermediary fees on assets classified as standard	329 999	329 999	0
14	Other assets, net	119 341 797	108 214 120	11 127 677
14.1	Other assets, gross	119 341 797	108 214 120	11 127 677
14.2	Less: reserve for possible losses	0	0	0
14.3	Purchase and sale of FX and FX positions	0	0	0
15	Total assets	3 811 456 221	3 531 431 283	280 024 938
	LIABILITIES AND EQUITY			
	LIABILITIES			
16	Demand deposits	258 574 493	206 240 916	52 333 577
17	Time deposits	2 967 385 955	2 801 161 707	166 224 248
18	Amounts due to the Central Bank of Uzbekistan	12 766 737	12 766 737	0
19	Amounts due to other banks	45 749 425	1 220 422	44 529 003
20	Securities sold under repurchase agreements (REPO)	0	0	0
21	Payable loans and leasing transactions	0	0	0
22	Debt Securities issued	0	0	0
23	Subordinated loans	56 290 000	56 290 000	0
24	Accrued interest payable	29 591 933	29 183 982	407 951
25	Accrued Taxes	10 583	10 583	0
26	Clearing Transactions	228 784	0	228 784
27	Reserves created for off-balance items classified as standard	504 179	504 179	0
28	Other liabilities	63 962 748	57 170 419	6 792 329
29	Total liabilities	3 435 064 837	3 164 548 945	270 515 892
	EQUITY			
30	Authorized capital	325 000 000	325 000 000	0
30.1	Ordinary shares	325 000 000	325 000 000	0
30.2	Preference shares	0	0	0
31	Capital Surplus	0	0	0
32	Reserve capital	103 854	103 854	0
32.1	General Purpose Reserve Fund	103 854	103 854	0
32.2	Reserves created for standard assets	0	0	0
32.3	Reserves for Devaluation	0	0	0
32.4	Other reserve funds	0	0	0
33	Retained earnings	51 287 530	51 287 530	0
33.1	of which, net profit (loss) of the current year	8 631 995	8 631 995	0
34	Total equity	376 391 384	376 391 384	0
35	Total liabilities and equity	3 811 456 221	3 540 940 329	270 515 892

№	"ANORBANK" JSC	Uzroo	31.03.2023	in thousand UZS
№	CATEGORIES	Total	in UZS	in foreign currency (equivalent in UZS)
1.1.	INTEREST INCOME			
a.	Interest income on accounts in the Central Bank of Uzbekistan	3 692 164	3 692 164	
b.	Interest income on accounts in other banks	519 719	519 719	
c.	Debt at amortized cost interest income on investments in securities	0		
d.	Interest income on purchased and sold securities	15 878 227	15 878 227	
e.	Interest income on customer liabilities	0		
f.	Interest income on customer liabilities on outstanding acceptances of this bank	0		
g.	Interest, Discount(s) and installments on credit and leasing operations	128 420 792	128 420 792	
j.	Interest income on repurchase agreements	118 787	118 787	
k.	Other interest income	0		
l.	Total interest income	148 629 689	148 629 689	0
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	1 611 451	1 611 451	
b.	Interest expenses on term deposits	137 006 324	137 006 324	
c.	Interest expense on accounts payable to the CBU	0		
d.	Interest expense on accounts payable to other banks	1 265 297	1 265 297	
e.	Total interest expense on deposits	139 883 072	139 883 072	0
f.	Interest expense on loans due	0		
g.	Interest expense on agreements for the sale of securities with subsequent repurchase	0		
j.	Other interest expenses	2 691 589	2 691 589	
k.	Total interest expense on loans	2 691 589	2 691 589	0
l.	Total interest expenses	142 574 661	142 574 661	0
3.	NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS	6 055 028	6 055 028	0
a.	Less: Estimation of possible losses on loans and leasing	19 023 899	19 023 899	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	6 872 566	6 872 566	0
e.	Net interest income after evaluating possible losses on loans and leasing	-19 841 437	-19 841 437	0
4.	NON - INTEREST INCOME			
a.	Revenues received for services rendered and intermediation	108 288 407	108 288 407	
b.	Income in foreign currency	16 685 426	16 685 426	
c.	Income from commercial operations	0		
d.	Income and dividends from investments	0		
e.	Other interest-free earnings	5 219 242	5 219 242	
e1.	hence			
e1.	Return of created reserves against potential losses of assets	0		
e2.	Income associated with the repayment of write-off loans	0		
f.	Total non - interest income	130 193 075	130 193 075	0
5.	NON - INTEREST EXPENSES			
a.	Costs for mediation and services provided	14 946 890	14 946 890	
b.	Losses in foreign currency	7 170 553	7 170 553	
c.	Losses from commercial operations	0		
d.	Investment losses	0		
e.	Other interest-free expenses	0		
f.	Total interest-free expenses	22 117 443	22 117 443	0
6.	NET INCOME BEFORE TRANSACTION COSTS	92 246 247	92 246 247	0
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	29 250 989	29 250 989	
a1	<i>from this, payments to management personnel</i>	1 959 928	1 959 928	
b.	Rent and maintenance	2 177 356	2 177 356	
c.	Travel and transportation expenses	188 866	188 866	
d.	Administrative expenses	27 522 311	27 522 311	
e.	Representation and charity	6 131 256	6 131 256	
f.	Depreciation expense	11 383 001	11 383 001	
g.	Insurance	68 143	68 143	
h.	Taxes	1 206 700	1 206 700	
i.	Fines and penalties	0		
j.	Other operating expenses	4 685 630	4 685 630	
k.	Total operating expenses	82 614 252	82 614 252	
8.	NET INCOME BEFORE TAXES AND OTHER AMENDMENTS	9 631 995	9 631 995	0
a.	Income tax expenses	1 000 000	1 000 000	
9.	PROFIT BEFORE INTRODUCTION OF AMENDMENTS	8 631 995	8 631 995	0
a.	Unexpected gains or losses, net	0	0	0
b.	Other profit adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	8 631 995	8 631 995	0