

"ANOR BANK" JSC's quarterly report for the third quarter of 2024

STRUCTURE OF BANK BALANCE

TABLE-1

"ANORBANK" JSC		45 565		
		in thousand UZS		
№	ASSETS	Total	in UZS	in foreign currency
1	Cash and other payment documents	87 666 623	48 646 321	39 020 302
2	Amounts due from the Central Bank of the Republic of Uzbekistan	714 533 317	381 745 798	332 787 519
3	Amounts due from other banks, net	41 716 989	27 866 703	13 850 286
3.1	Amounts due from other banks, gross	41 722 460	27 866 703	13 855 757
3.2	Less: reserve for possible losses	5 471	0	5 471
4	Purchase and sale accounts, net	49 583 338	49 583 338	0
4.1	Securities for sale, gross	57 000 000	57 000 000	0
4.2	Discount and premiums on securities	-7 416 662	-7 416 662	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	15 000 000	15 000 000	0
6.1	Investments, gross	15 000 000	15 000 000	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	202 167 119	202 167 119	0
7.1	Securities purchased under a repurchase agreement, gross	202 167 119	202 167 119	0
7.2	Less: reserve for possible losses	0	0	0
8	Loans and leasing operations, net	3 620 536 427	3 232 614 716	387 921 711
8.1	Loans and leasing operations, gross	3 651 836 190	3 262 610 300	389 225 890
8.2	Less: reserve for possible losses	31 299 763	29 995 584	1 304 179
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	435 675 832	435 675 832	0
11	Accrued interest and non-interest income in total, net	168 949 477	166 623 456	2 326 021
11.1	Accrued interest receivable, gross	112 063 937	109 755 239	2 308 698
11.2	Accrued non-interest income, gross	63 002 940	62 979 560	23 380
11.2.1	Less: reserve for possible losses	6 117 400	6 111 343	6 057
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	37 483 712	37 483 712	0
13.1	Reserves for standard classified loans, leases and factoring	35 096 613	35 096 613	0
13.2	Reserve on other assets classified as standard	1 594 273	1 594 273	0
13.3	Reserve for interest and intermediary fees on assets classified as standard	792 826	792 826	0
14	Other assets, net	272 920 590	261 359 220	11 561 370
14.1	Other assets, gross	272 920 590	261 359 220	11 561 370
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	5 571 266 000	4 783 798 791	787 467 209
LIABILITIES AND EQUITY				
LIABILITIES				
16	Demand deposits	730 628 899	346 691 489	383 937 410
17	Time deposits	3 987 196 702	3 667 803 012	319 393 690
18	Amounts due to the Central Bank of Uzbekistan	2 299 084	2 299 084	0
19	Amounts due to other banks	409 448	222 500	186 948
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	91 210 000	91 210 000	0
24	Accrued interest payable	32 016 867	31 369 279	647 588
25	Accrued Taxes	5 294 802	5 294 802	0
26	Clearing Transactions	687 734	0	687 734
27	Reserves created for off-balance items classified as standard	1 304 694	1 304 694	0
28	Other liabilities	66 880 498	51 685 864	15 194 634
29	Total liabilities	4 917 928 728	4 197 880 724	720 048 004
EQUITY				
30	Authorized capital	460 000 000	460 000 000	0
30.1	Ordinary shares	460 000 000	460 000 000	0
30.2	Preference shares	0	0	0
31	Capital Surplus	0	0	0
32	Reserve capital	2 137 969	2 137 969	0
32.1	General Purpose Reserve Fund	2 137 969	2 137 969	0
32.2	Reserves created for standard assets	0	0	0
32.3	Reserves for Devaluation	0	0	0
33	Retained earnings	191 199 303	191 199 303	0
33.1	of which, net profit (loss) of the current year	11 053 084	11 053 084	0
34	Total equity	653 337 272	653 337 272	0
35	Total liabilities and equity	5 571 266 000	4 851 217 996	720 048 004

№	"ANORBANK" JSC CATEGORIES	Hroro Total	31.03.2024	
			in UZS	in thousand UZS in foreign currency
1.1.	INTEREST INCOME			
a.	Interest income on accounts in the Central Bank of Uzbekistan	3 760 329	3 760 329	0
b.	Interest income on accounts in other banks	24 838	24 838	0
c.	Debt at amortized cost interest income on investments in securities	0	0	0
d.	Interest income on purchased and sold securities	1 591 240	1 591 240	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	246 125 180	246 125 180	0
j.	Interest income on repurchase agreements	2 337 496	2 337 496	0
k.	Other interest income	0	0	0
l.	Total interest income	253 839 083	253 839 083	0
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	1 908 589	1 908 589	0
b.	Interest expenses on term deposits	194 808 691	194 808 691	0
c.	Interest expense on accounts payable to the CBU	0	0	0
d.	Interest expense on accounts payable to other banks	106 904	106 904	0
e.	Total interest expense on deposits	196 824 184	196 824 184	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	2 909 218	2 909 218	0
k.	Total interest expense on loans	2 909 218	2 909 218	0
l.	Total interest expenses	199 733 402	199 733 402	0
3.	NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS	54 105 681	54 105 681	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	28 209 216	28 209 216	0
4.	NON - INTEREST INCOME			
a.	Fee and commission income	119 171 043	119 171 043	0
b.	Income in foreign currency	9 809 864	0	9 809 864
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	11 912 678	11 912 678	0
f.	Income from the repayment of loans from the account	0	0	0
g.	Other non - interest income	2 962 405	2 962 405	0
j.	Total non - interest income	143 855 990	134 046 126	9 809 864
5.	NON - INTEREST EXPENSES			
a.	Fee and commission expenses	35 118 596	35 118 596	0
b.	Losses in foreign currency	1 139 546	0	1 139 546
c.		0	0	0
d.	LIABILITIES AND EQUITY	0	0	0
e.		0	0	0
f.	Total non - interest expenses	36 258 142	35 118 596	1 139 546
6.	NET INCOME BEFORE OPERATING EXPENSES	135 807 064	127 136 746	8 670 318
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	52 606 118	52 606 118	
a1	<i>from this, payments to management personnel</i>	1 878 504	1 878 504	
b.	Rent and maintenance	5 697 128	5 697 128	
c.	Travel and transportation expenses	431 569	431 569	
d.	Administrative expenses	10 076 325	10 076 325	
e.	Representation and charity	17 084 716	17 084 716	
f.	Depreciation expense	15 947 112	15 947 112	
g.	Insurance	11 803 558	11 803 558	
h.	Taxes	2 291 437	2 291 437	
i.	Fines and penalties	6 857	6 857	
j.	Other operating expenses	4 221 465	4 221 465	
k.	Total operating expenses	120 166 285	120 166 285	
8.	NET INCOME BEFORE TAXES AND OTHER AMENDMENTS	15 640 779	6 970 461	8 670 318
a.	Income tax expenses	4 587 695	4 587 695	0
9.	PROFIT BEFORE INTRODUCTION OF AMENDMENTS	11 053 084	2 382 766	8 670 318
a.	Unexpected gains or losses, net	0	0	0
b.	Other profit adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	11 053 084	2 382 766	8 670 318