

"ANOR BANK" JSC's quarterly report for the second 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	46 310 278	20 115 775	26 194 503
2	Amounts due from the Central Bank of the Republic of Uzbekistan	289 421 469	204 477 738	84 943 731
3	Amounts due from other banks, net	28 495 231	17 323 873	11 171 358
3.1	Amounts due from other banks, gross	28 501 580	17 323 873	11 177 707
3.2	Less: reserve for possible losses	6 349	0	6 349
4	Purchase and sale accounts, net	315 936 954	315 936 954	0
4.1	Securities for sale, gross	320 300 000	320 300 000	0
4.2	Discount and premiums on securities	-4 363 046	-4 363 046	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	2 666 733 792	2 498 308 780	168 425 012
8.1	Loans and leasing operations, gross	2 690 097 349	2 521 672 337	168 425 012
8.2	Less: reserve for possible losses	23 363 557	23 363 557	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	307 624 336	307 624 336	0
11	Accrued interest and non-interest income in total, net	92 563 699	90 871 606	1 692 093
11.1	Accrued interest receivable, gross	60 838 559	59 146 466	1 692 093
11.2	Accrued non-interest income, gross	35 725 639	35 725 639	0
11.2.1	Less: reserve for possible losses	4 000 499	4 000 499	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	22 762 212	22 762 212	0
13.1	Reserves for standard classified loans, leases and factoring	22 450 406	22 450 406	0
13.2	Reserve on other assets classified as standard	267	267	0
13.3	Reserve for interest and intermediary fees on assets classified as standard	311 539	311 539	0
14	Other assets, net	167 863 698	157 190 033	10 673 665
14.1	Other assets, gross	167 863 698	157 190 033	10 673 665
14.2	Less: reserve for possible losses	0	0	0
14.3	Purchase and sale of FX and FX positions	0	0	0
<b>15</b>	<b>Total assets</b>	<b>3 892 187 245</b>	<b>3 589 086 883</b>	<b>303 100 362</b>
	<b>LIABILITIES AND EQUITY</b>			
	<b>LIABILITIES</b>			
16	Demand deposits	349 784 090	262 546 498	87 237 592
17	Time deposits	2 915 458 867	2 781 402 023	134 056 844
18	Amounts due to the Central Bank of Uzbekistan	10 047 939	10 047 939	0
19	Amounts due to other banks	54 352 532	0	54 352 532
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	20 865 106	20 538 442	326 664
25	Accrued Taxes	4 766 568	4 766 568	0
26	Clearing Transactions	387 694	0	387 694
27	Reserves created for off-balance items classified as standard	950 863	950 863	0
28	Other liabilities	57 233 450	48 853 193	8 380 257
29	<b>Total liabilities</b>	<b>3 470 137 109</b>	<b>3 185 395 526</b>	<b>284 741 583</b>
	<b>EQUITY</b>			
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	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
32.4	Other reserve funds	0	0	0
33	Retained earnings	94 912 167	94 912 167	0
33.1	of which, net profit (loss) of the current year	54 290 749	54 290 749	0
<b>34</b>	<b>Total equity</b>	<b>422 050 136</b>	<b>422 050 136</b>	<b>0</b>
<b>35</b>	<b>Total liabilities and equity</b>	<b>3 892 187 245</b>	<b>3 607 445 662</b>	<b>284 741 583</b>

№	"ANORBANK" JSC	Uzro	27.06.2023	in thousand UZS
№	CATEGORIES	Total	in UZS	in foreign currency (equivalent in UZS)
<b>1.1.</b>	<b>INTEREST INCOME</b>			
a.	Interest income on accounts in the Central Bank of Uzbekistan	5 680 384	5 680 384	0
b.	Interest income on accounts in other banks	557 011	557 011	0
c.	Debt at amortized cost interest income on investments in securities	0	0	0
d.	Interest income on purchased and sold securities	35 498 769	35 498 769	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	277 573 783	277 573 783	0
j.	Interest income on repurchase agreements	419 533	419 533	0
k.	Other interest income	0	0	0
<b>l.</b>	<b>Total interest income</b>	<b>319 729 480</b>	<b>319 729 480</b>	<b>0</b>
<b>2.</b>	<b>INTEREST EXPENSES</b>			
a.	Interest expense on demand deposits	3 498 996	3 498 996	0
b.	Interest expenses on term deposits	277 232 418	277 232 418	0
c.	Interest expense on accounts payable to the CBU	0	0	0
d.	Interest expense on accounts payable to other banks	2 147 584	2 147 584	0
e.	<b>Total interest expense on deposits</b>	<b>282 878 998</b>	<b>282 878 998</b>	<b>0</b>
f.	Interest expense on loans due	0	0	0
g.	Interest expense on agreements for the sale of securities with subsequent repurchase	787 506	787 506	0
j.	Other interest expenses	5 753 357	5 753 357	0
k.	<b>Total interest expense on loans</b>	<b>6 540 863</b>	<b>6 540 863</b>	<b>0</b>
<b>l.</b>	<b>Total interest expenses</b>	<b>289 419 861</b>	<b>289 419 861</b>	<b>0</b>
<b>3.</b>	<b>NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS</b>	<b>30 309 619</b>	<b>30 309 619</b>	<b>0</b>
a.	Less: Estimation of possible losses on loans and leasing	22 443 338	22 443 338	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	573 408	573 408	0
e.	<b>Net interest income after evaluating possible losses on loans and leasing</b>	<b>7 292 873</b>	<b>7 292 873</b>	<b>0</b>
<b>4.</b>	<b>NON - INTEREST INCOME</b>			
a.	Revenues received for services rendered and intermediation	222 779 903	222 779 903	0
b.	Income in foreign currency	32 598 615	32 598 615	0
c.	Income from commercial operations	0	0	0
d.	Income and dividends from investments	0	0	0
e.	Other interest-free earnings	9 651 724	9 651 724	0
e1.	hence	0	0	0
e2.	Return of created reserves against potential losses of assets	0	0	0
e2.	Income associated with the repayment of write-off loans	9 557 836	9 557 836	0
f.	<b>Total non - interest income</b>	<b>265 030 242</b>	<b>265 030 242</b>	<b>0</b>
<b>5.</b>	<b>NON - INTEREST EXPENSES</b>			
a.	Costs for mediation and services provided	36 441 669	36 441 669	0
b.	Losses in foreign currency	13 800 119	13 800 119	0
c.	Losses from commercial operations	0	0	0
d.	Investment losses	0	0	0
e.	Other interest-free expenses	0	0	0
f.	<b>Total interest-free expenses</b>	<b>50 241 788</b>	<b>50 241 788</b>	<b>0</b>
<b>6.</b>	<b>NET INCOME BEFORE TRANSACTION COSTS</b>	<b>222 081 327</b>	<b>222 081 327</b>	<b>0</b>
<b>7.</b>	<b>OPERATING EXPENSES</b>			
a.	Salaries and other expenses for employees	63 037 103	63 037 103	
a1	<i>from this, payments to management personnel</i>	3 667 832	3 667 832	
b.	Rent and maintenance	5 254 725	5 254 725	
c.	Travel and transportation expenses	592 245	592 245	
d.	Administrative expenses	38 235 999	38 235 999	
e.	Representation and charity	14 934 414	14 934 414	
f.	Depreciation expense	25 413 778	25 413 778	
g.	Insurance	5 921 510	5 921 510	
h.	Taxes	2 465 478	2 465 478	
i.	Fines and penalties	8 028	8 028	
j.	Other operating expenses	7 946 701	7 946 701	
k.	<b>Total operating expenses</b>	<b>163 809 981</b>	<b>163 809 981</b>	
<b>8.</b>	<b>NET INCOME BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>58 271 346</b>	<b>58 271 346</b>	<b>0</b>
a.	Income tax expenses	3 980 597	3 980 597	
<b>9.</b>	<b>PROFIT BEFORE INTRODUCTION OF AMENDMENTS</b>	<b>54 290 749</b>	<b>54 290 749</b>	<b>0</b>
a.	Unexpected gains or losses, net	0	0	0
b.	Other profit adjustments, net	0	0	0
<b>10.</b>	<b>NET PROFIT (LOSS)</b>	<b>54 290 749</b>	<b>54 290 749</b>	<b>0</b>