

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

STRUCTURE OF BANK BALANCE

TABLE-1

"ANORBANK" JSC		in thousand UZS		
№	ASSETS	Total	in UZS	in foreign currency
1	Cash and other payment documents	97 152 089	59 879 590	37 272 499
2	Amounts due from the Central Bank of the Republic of Uzbekistan	571 708 809	277 168 239	294 540 570
3	Amounts due from other banks, net	122 677 039	104 715 719	17 961 320
3.1	Amounts due from other banks, gross	122 682 937	104 715 719	17 967 218
3.2	Less: reserve for possible losses	5 898	0	5 898
4	Purchase and sale accounts, net	153 617 409	153 617 409	0
4.1	Securities for sale, gross	162 500 000	162 500 000	0
4.2	Discount and premiums on securities	-8 882 591	-8 882 591	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	126 719 797	126 719 797	0
7.1	Securities purchased under a repurchase agreement, gross	126 719 797	126 719 797	0
7.2	Less:reserve for possible losses	0	0	0
8	Loans and leasing operations, net	4 922 202 649	4 095 538 794	826 663 855
8.1	Loans and leasing operations, gross	4 959 891 233	4 133 227 378	826 663 855
8.2	Less: reserve for possible losses	37 688 584	37 688 584	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	447 643 676	447 643 676	0
11	Accrued interest and non-interest income in total, net	197 603 454	190 334 588	7 268 866
11.1	Accrued interest receivable, gross	148 556 251	141 287 272	7 268 979
11.2	Accrued non-interest income, gross	57 479 667	57 479 667	0
11.2.1	Less: reserve for possible losses	8 432 464	8 432 351	113
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	50 378 823	50 378 823	0
13.1	Reserves for standard classified loans, leases and factoring	47 759 521	47 759 521	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	1 025 029	1 025 029	0
14	Other assets, net	297 149 330	274 017 903	23 131 427
14.1	Other assets, gross	297 149 330	274 017 903	23 131 427
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	6 901 095 429	5 694 256 892	1 206 838 537
LIABILITIES AND EQUITY				
LIABILITIES				
16	Demand deposits	732 263 346	376 376 884	355 886 462
17	Time deposits	5 055 128 633	4 323 544 625	731 584 008
18	Amounts due to the Central Bank of Uzbekistan	768 404	768 404	0
19	Amounts due to other banks	75 465 379	11 437	75 453 942
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	91 310 000	91 310 000	0
24	Accrued interest payable	39 697 195	37 989 475	1 707 720
25	Accrued Taxes	2 270 678	2 270 678	0
26	Clearing Transactions	409 383	389 909	19 474
27	Reserves created for off-balance items classified as standard	1 304 694	1 304 694	0
28	Other liabilities	65 867 981	51 272 503	14 595 478
29	Total liabilities	6 064 485 693	4 885 238 609	1 179 247 084
EQUITY				
30	Authorized capital	615 000 000	615 000 000	0
30.1	Ordinary shares	500 000 000	500 000 000	0
30.2	Preference shares	115 000 000	115 000 000	0
31	Capital Surplus	0	0	0
32	Reserve capital	9 114 209	9 114 209	0
32.1	General Purpose Reserve Fund	9 114 209	9 114 209	0
32.2	Reserves created for standard assets	0	0	0
32.3	Reserves for Devaluation	0	0	0
33	Retained earnings	212 495 527	212 495 527	0
33.1	of which, net profit (loss) of the current year	39 325 547	39 325 547	0
34	Total equity	836 609 736	836 609 736	0
35	Total liabilities and equity	6 901 095 429	5 721 848 345	1 179 247 084

№	"ANORBANK" JSC CATEGORIES	Ittiro	30.06.2024	in thousand UZS
		Total	in UZS	in foreign currency
1.1.	INTEREST INCOME			
a.	Interest income on accounts in the Central Bank of Uzbekistan	4 141 699	4 141 699	
b.	Interest income on accounts in other banks	3 737 567	3 737 567	
c.	Debt at amortized cost interest income on investments in securities	0	0	
d.	Interest income on purchased and sold securities	5 450 689	5 450 689	
e.	Interest income on customer liabilities	0	0	
f.	Interest income on customer liabilities on outstanding acceptances of this bank	0	0	
g.	Interest, Discount(s) and installments on credit and leasing operations	561 445 345	561 445 345	
j.	Interest income on repurchase agreements	6 334 875	6 334 875	
k.	Other interest income	0	0	
l.	Total interest income	581 110 175	581 110 175	0
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	4 020 724	4 020 724	
b.	Interest expenses on term deposits	426 369 837	426 369 837	
c.	Interest expense on accounts payable to the CBU	0	0	
d.	Interest expense on accounts payable to other banks	2 400 814	2 400 814	
e.	Total interest expense on deposits	432 791 375	432 791 375	0
f.	Interest expense on loans due	0	0	
g.	Interest expense on agreements for the sale of securities with subsequent repurchase	0	0	
j.	Other interest expenses	7 863 762	7 863 762	
k.	Total interest expense on loans	7 863 762	7 863 762	0
l.	Total interest expenses	440 655 137	440 655 137	0
3.	NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS	140 455 038	140 455 038	0
a.	Less: Estimation of possible losses on loans and leasing	42 448 625	42 448 625	
b.	Less: Estimation of possible losses on securities	0	0	
c.	Less: Estimation of possible losses on investments	0	0	
d.	Less: Estimation of possible losses on other assets	9 856 340	9 856 340	
e.	Net interest income after evaluating possible losses on loans and leasing	88 150 073	88 150 073	0
4.	NON - INTEREST INCOME			
a.	Fee and commission income	225 890 403	225 890 403	
b.	Income in foreign currency	27 941 629	0	27 941 629
c.	Income from commercial operations	0	0	
d.	Income and dividends from investments	0	0	
e.	Return of inventories created against possible losses on assets	18 022 897	18 022 897	
f.	Income from the repayment of loans from the account	0	0	
g.	Other non - interest income	14 909 701	14 909 701	
j.	Total non - interest income	286 764 630	258 823 001	27 941 629
5.	NON - INTEREST EXPENSES			
a.	Fee and commission expenses	92 275 433	92 275 433	
b.	Losses in foreign currency	2 714 153	0	2 714 153
c.		0	0	
d.	LIABILITIES AND EQUITY	0	0	
e.		0	0	
f.	Total non - interest expenses	94 989 586	92 275 433	2 714 153
g.				
6.	NET INCOME BEFORE OPERATING EXPENSES	279 925 117	254 697 641	25 227 476
7.	OPERATING EXPENSES			
a.	Salaries and other expenses for employees	116 893 927	116 893 927	
a1	<i>from this, payments to management personnel</i>	4 684 411	4 684 411	
b.	Rent and maintenance	11 176 828	11 176 828	
c.	Travel and transportation expenses	1 083 048	1 083 048	
d.	Administrative expenses	30 653 747	30 653 747	
e.	Representation and charity	25 186 169	25 186 169	
f.	Depreciation expense	35 151 220	35 151 220	
g.	Insurance	5 750 719	5 750 719	
h.	Taxes	3 706 599	3 706 599	
i.	Fines and penalties	17 623	17 623	
j.	Other operating expenses	6 307 821	6 307 821	
k.	Total operating expenses	235 927 701	235 927 701	
8.	NET INCOME BEFORE TAXES AND OTHER AMENDMENTS	43 997 416	18 769 940	25 227 476
a.	Income tax expenses	4 671 869	4 671 869	0
9.	PROFIT BEFORE INTRODUCTION OF AMENDMENTS	39 325 547	14 098 071	25 227 476
a.	Unexpected gains or losses, net	0	0	0
b.	Other profit adjustments, net	0	0	0
10.	NET PROFIT (LOSS)	39 325 547	14 098 071	25 227 476