

"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	176 761 131	68 879 025	107 882 106
2	Amounts due from the Central Bank of the Republic of Uzbekistan	610 362 135	493 195 699	117 166 436
3	Amounts due from other banks, net	52 393 940	35 852 189	16 541 751
3.1	Amounts due from other banks, gross	52 399 423	35 852 189	16 547 234
3.2	Less: reserve for possible losses	5 483	0	5 483
4	Purchase and sale accounts, net	320 604 418	320 604 418	0
4.1	Securities for sale, gross	334 200 000	334 200 000	0
4.2	Discount and premiums on securities	-13 595 582	-13 595 582	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	1 000	1 000	0
6.1	Investments, gross	1 000	1 000	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	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	6 050 824 186	5 220 471 545	830 352 641
8.1	Loans and leasing operations, gross	6 096 284 121	5 265 931 480	830 352 641
8.2	Less: reserve for possible losses	45 459 935	45 459 935	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	487 217 137	487 217 137	0
11	Accrued interest and non-interest income in total, net	239 157 376	231 219 574	7 937 802
11.1	Accrued interest receivable, gross	198 831 248	190 937 508	7 893 740
11.2	Accrued non-interest income, gross	55 565 960	55 521 784	44 176
11.2.1	Less: reserve for possible losses	15 239 832	15 239 718	114
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	61 929 657	61 929 657	0
13.1	Reserves for standard classified loans, leases and factoring	58 788 758	58 788 758	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	1 546 626	1 546 626	0
14	Other assets, net	282 033 399	259 328 567	22 704 832
14.1	Other assets, gross	282 033 399	259 328 567	22 704 832
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>8 157 425 065</b>	<b>7 054 839 497</b>	<b>1 102 585 568</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Demand deposits	630 459 783	525 137 482	105 322 301
17	Time deposits	6 349 748 600	5 403 364 322	946 384 278
18	Amounts due to the Central Bank of Uzbekistan	2 005 938	2 005 938	0
19	Amounts due to other banks	70 586 056	70 529 180	56 876
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	91 460 000	91 460 000	0
24	Accrued interest payable	44 666 867	41 687 555	2 979 312
25	Accrued Taxes	70 806	70 806	0
26	Clearing Transactions	630 124	135 897	494 227
27	Reserves created for off-balance items classified as standard	1 304 694	1 304 694	0
28	Other liabilities	68 626 819	59 518 161	9 108 658
<b>29</b>	<b>Total liabilities</b>	<b>7 259 559 687</b>	<b>6 195 214 035</b>	<b>1 064 345 652</b>
<b>EQUITY</b>				
30	Authorized capital	665 000 000	665 000 000	0
30.1	Ordinary shares	500 000 000	500 000 000	0
30.2	Preference shares	165 000 000	165 000 000	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	223 751 169	223 751 169	0
33.1	of which, net profit (loss) of the current year	100 581 189	100 581 189	0
<b>34</b>	<b>Total equity</b>	<b>897 865 378</b>	<b>897 865 378</b>	<b>0</b>
<b>35</b>	<b>Total liabilities and equity</b>	<b>8 157 425 065</b>	<b>7 093 079 413</b>	<b>1 064 345 652</b>

№	"ANORBANK" JSC CATEGORIES	Исро	30.09.2024	in thousand UZS
		Total	in UZS	in foreign currency
<b>1.1.</b>	<b>INTEREST INCOME</b>			
a.	Interest income on accounts in the Central Bank of Uzbekistan	5 492 959	5 492 959	
b.	Interest income on accounts in other banks	4 996 770	4 996 770	
c.	Debt at amortized cost interest income on investments in securities	0	0	
d.	Interest income on purchased and sold securities	13 723 174	13 723 174	
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	988 026 820	988 026 820	
j.	Interest income on repurchase agreements	9 294 754	9 294 754	
k.	Other interest income	372 614	372 614	
<b>l.</b>	<b>Total interest income</b>	<b>1 021 907 091</b>	<b>1 021 907 091</b>	<b>0</b>
<b>2.</b>	<b>INTEREST EXPENSES</b>			
a.	Interest expense on demand deposits	4 321 104	4 321 104	
b.	Interest expenses on term deposits	733 630 629	733 630 629	
c.	Interest expense on accounts payable to the CBU	0	0	
d.	Interest expense on accounts payable to other banks	5 227 622	5 227 622	
<b>e.</b>	<b>Total interest expense on deposits</b>	<b>743 179 355</b>	<b>743 179 355</b>	<b>0</b>
f.	Interest expense on loans due	0	0	
g.	Interest expense on agreements for the sale of securities with subsequent repurchase	16 025	16 025	
j.	Other interest expenses	12 812 641	12 812 641	
<b>k.</b>	<b>Total interest expense on loans</b>	<b>12 828 666</b>	<b>12 828 666</b>	<b>0</b>
<b>l.</b>	<b>Total interest expenses</b>	<b>756 008 021</b>	<b>756 008 021</b>	<b>0</b>
<b>3.</b>	<b>NET INTEREST INCOME BEFORE EVALUATING POSSIBLE LOSSES ON ASSETS</b>	<b>265 899 070</b>	<b>265 899 070</b>	<b>0</b>
a.	Less: Estimation of possible losses on loans and leasing	67 902 763	67 902 763	
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	18 546 449	18 546 449	
<b>e.</b>	<b>Net interest income after evaluating possible losses on loans and leasing</b>	<b>179 449 858</b>	<b>179 449 858</b>	<b>0</b>
<b>4.</b>	<b>NON - INTEREST INCOME</b>			
a.	Fee and commission income	333 249 522	333 249 522	
b.	Income in foreign currency	46 784 343	0	46 784 343
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	23 881 304	23 881 304	
f.	Income from the repayment of loans from the account	0	0	
g.	Other non - interest income	22 985 043	22 985 043	
<b>j.</b>	<b>Total non - interest income</b>	<b>426 900 212</b>	<b>380 115 869</b>	<b>46 784 343</b>
<b>5.</b>	<b>NON - INTEREST EXPENSES</b>			
a.	Fee and commission expenses	127 823 542	127 823 542	
b.	Losses in foreign currency	4 563 499	0	4 563 499
c.				
d.	<b>LIABILITIES AND EQUITY</b>	<b>0</b>	<b>0</b>	
e.				
f.	<b>Total non - interest expenses</b>	<b>0</b>	<b>0</b>	
g.				
<b>6.</b>	<b>NET INCOME BEFORE OPERATING EXPENSES</b>	<b>132 387 041</b>	<b>127 823 542</b>	<b>4 563 499</b>
<b>7.</b>	<b>OPERATING EXPENSES</b>	<b>473 963 029</b>	<b>431 742 185</b>	<b>42 220 844</b>
a.	Salaries and other expenses for employees			
a1	<i>from this, payments to management personnel</i>	176 599 353	176 599 353	
b.	Rent and maintenance	6 836 506	6 836 506	
c.	Travel and transportation expenses	16 207 456	16 207 456	
d.	Administrative expenses	1 680 587	1 680 587	
e.	Representation and charity	42 373 055	42 373 055	
f.	Depreciation expense	35 025 096	35 025 096	
g.	Insurance	54 615 132	54 615 132	
h.	Taxes	8 486 686	8 486 686	
i.	Fines and penalties	18 018	18 018	
j.	Other operating expenses	9 645 124	9 645 124	
<b>k.</b>	<b>Total operating expenses</b>	<b>344 650 507</b>	<b>344 650 507</b>	
<b>8.</b>	<b>NET INCOME BEFORE TAXES AND OTHER AMENDMENTS</b>	<b>129 312 522</b>	<b>87 091 678</b>	<b>42 220 844</b>
a.	Income tax expenses	23 614 343	23 614 343	
<b>9.</b>	<b>PROFIT BEFORE INTRODUCTION OF AMENDMENTS</b>	<b>105 698 179</b>	<b>63 477 335</b>	<b>42 220 844</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>105 698 179</b>	<b>63 477 335</b>	<b>42 220 844</b>