

**Quarterly Report of JSC "ANOR BANK" for the 1st Quarter of 2026**

**BANK BALANCE SHEET STRUCTURE  
TABLE-1**

JSC "ANORBANK" as of April 1, 2026

in thousands of UZS

No.	ASSETS	Total	In national currency	In foreign currency (UZS equivalent)
1	Cash on hand and other payment documents	365 749 271	118 612 755	247 136 516
2	Bank funds in the Central Bank	895 496 159	598 767 723	296 728 436
3	Receivables from other banks and financial institutions, net	97 204 932	66 979 100	30 225 832
3.1	Receivables from other banks and financial institutions, gross	97 205 144	66 979 100	30 226 044
3.2	Less: Allowance for possible losses	212	0	212
4	Securities and investments, net	1 449 936 091	1 449 936 091	0
4.1	Securities and investments, gross	1 453 741 000	1 453 741 000	0
4.2	Costs, discount, premium and change in fair value of securities	-3 804 909	-3 804 909	0
4.3	Less: Allowance for possible losses	0	0	0
5	Precious metals, stones and coins, net	0	0	0
5.1	Precious metals, stones and coins, gross	0	0	0
5.2	Less: Allowance for possible losses	0	0	0
6	Investments, net	1 053 459 939	1 053 459 939	0
6.1	Investments, gross	1 050 520 000	1 050 520 000	0
6.2	Costs, discount and premium on investments	2 939 939	2 939 939	0
6.3	Less: Allowance for possible losses	0	0	0
7	Securities purchased under REPO agreements, net	0	0	0
7.1	Securities purchased under REPO agreements, gross	0	0	0
7.2	Less: Allowance for possible losses	0	0	0
8	Credit and leasing operations, net	10 833 784 638	9 929 862 948	903 921 690
8.1	Credit and leasing operations, gross	11 007 149 815	10 082 665 692	924 484 123
8.2	Less: Allowance for possible losses	173 365 177	152 802 744	20 562 433
9	Clients' obligations on financial instruments, net	0	0	0
9.1	Clients' obligations on financial instruments, gross	0	0	0
9.2	Less: Allowance for possible losses	0	0	0
10	Fixed assets, net	1 084 505 034	1 084 505 034	0
11	Total accrued interest and non-interest income, net	816 230 328	803 929 836	12 300 492
11.1	Accrued interest income, gross	819 543 048	806 705 624	12 837 424
11.2	Accrued non-interest income, gross	52 007 683	51 299 550	708 133
11.2.1	Less: Allowance for possible losses	55 320 403	54 075 338	1 245 065
12	Other bank-owned property, net	37 409 795	37 409 795	0
12.1	Other property foreclosed in lieu of loan and lease repayment, gross	37 409 795	37 409 795	0
12.2	Other bank-owned property, gross	0	0	0
12.3	Less: Accumulated depreciation and allowance for possible losses	0	0	0
13	Reserves created for assets classified as standard	112 245 972	112 245 972	0
13.1	Reserve for loans, leases, and factoring classified as standard	103 610 549	103 610 549	0
13.2	Reserve for other assets classified as standard	3 668 844	3 668 844	0
13.3	Reserve for interest and commissions on assets classified as standard	4 966 579	4 966 579	0
14	Other assets, net	514 958 200	498 913 992	16 044 208
14.1	Other assets, gross	515 875 582	499 831 374	16 044 208
14.2	Less: Allowance for possible losses	917 382	917 382	0
14.3	Foreign currency transactions and positions	0	0	0
<b>15</b>	<b>Total assets</b>	<b>17 036 488 415</b>	<b>15 530 131 241</b>	<b>1 506 357 174</b>
	<b>LIABILITIES</b>			
16	Demand deposits	764 649 514	644 351 157	120 298 357
17	Time deposits	12 542 935 524	11 475 634 916	1 067 300 608
18	Amounts due to the Central Bank	240 091 241	240 091 241	0
19	Accounts of other banks and financial institutions	137 798 416	135 433 512	2 364 904
20	Securities sold under repurchase agreements	836 910 005	836 910 005	0
21	Liabilities for credit and leasing operations	374 452 061	313 398 511	61 053 550
22	Securities issued by the bank	0	0	0
23	Subordinated debt	231 460 000	231 460 000	0
24	Accrued interest payable	90 903 879	87 475 443	3 428 436
25	Tax liabilities	10 536 397	10 536 397	0
26	Clearing operations	39 512	30 380	9 132
27	Provisions for off-balance sheet items classified as standard	1 304 694	1 304 694	0
28	Other liabilities	312 252 939	115 412 390	196 840 549
<b>29</b>	<b>Total liabilities</b>	<b>15 543 334 182</b>	<b>14 092 038 646</b>	<b>1 451 295 536</b>
	<b>SHAREHOLDERS' EQUITY</b>			
30	Share capital	850 000 000	850 000 000	0
30.1	Common shares	650 000 000	650 000 000	0
30.2	Preferred shares	200 000 000	200 000 000	0
31	Additional paid-in capital	0	0	0
32	Reserve capital	18 627 916	18 627 916	0
32.1	General reserve fund	18 627 916	18 627 916	0
32.2	Revaluation reserve	0	0	0
32.3	Other reserves	0	0	0
33	Retained earnings	624 526 317	624 526 317	0
33.1	including net profit (loss) for the current year	84 099 584	84 099 584	0
<b>34</b>	<b>Total shareholders' equity</b>	<b>1 493 154 233</b>	<b>1 493 154 233</b>	<b>0</b>
<b>35</b>	<b>Total liabilities and shareholders' equity</b>	<b>17 036 488 415</b>	<b>15 585 192 879</b>	<b>1 451 295 536</b>

## STATEMENT OF FINANCIAL RESULTS

in  
thousands

No	Indicators	Total	in national currency	in foreign currency (equivalent in sum)
<b>1.</b>	<b>INTEREST INCOME</b>			
a.	Interest income on accounts with the Central Bank	52 603	52 603	
b.	Interest income on accounts with other banks	163 889	163 889	
c.	Interest income on investments in debt securities measured at amortized cost	27 948 558	27 948 558	
d.	Interest income on securities and investments in them	41 519 559	41 519 559	
e.	Accrued interest on client obligations	0	0	
f.	Interest income on clients' obligations for unpaid bank acceptances	0	0	
g.	Interest, discounts and commissions on credit and leasing operations	829 405 127	829 405 127	
h.	Interest income on REPO transactions with securities	4 025 033	4 025 033	
i.	Other interest income	80 247	80 247	
<b>j.</b>	<b>Total interest income</b>	<b>903 195 016</b>	<b>903 195 016</b>	<b>0</b>
<b>2.</b>	<b>INTEREST EXPENSES</b>			
a.	Interest expenses on demand deposits	4 013 271	4 013 271	
b.	Interest expenses on time deposits	629 051 129	629 051 129	
c.	Interest expenses on Central Bank accounts	0	0	
d.	Interest expenses on accounts with other banks	3 961 896	3 961 896	
<b>e.</b>	<b>Total interest expenses on deposits</b>	<b>637 026 296</b>	<b>637 026 296</b>	<b>0</b>
f.	Interest expenses on loans	10 162 174	10 162 174	
g.	Interest expenses on REPO transactions with securities	18 867 222	18 867 222	
h.	Other interest expenses	11 466 526	11 466 526	
<b>i.</b>	<b>Total interest expenses on loans and other debts</b>	<b>40 495 922</b>	<b>40 495 922</b>	<b>0</b>
<b>j.</b>	<b>Total interest expenses</b>	<b>677 522 218</b>	<b>677 522 218</b>	<b>0</b>
<b>3.</b>	<b>Net income before assessing potential loss reserves for assets</b>	<b>225 672 798</b>	<b>225 672 798</b>	<b>0</b>
a.	Minus: Assessment of possible losses on loans and leasing	96 222 593	96 222 593	
b.	Minus: Assessment of possible losses on securities	2 074 568	2 074 568	
c.	Minus: Assessment of possible losses on investments	0	0	
d.	Minus: Assessment of possible losses on other assets	9 483 628	9 483 628	
<b>e.</b>	<b>Net income after assessment of possible losses on assets</b>	<b>117 892 009</b>	<b>117 892 009</b>	<b>0</b>
<b>4.</b>	<b>NON-INTEREST INCOME</b>			
a.	Income received for services rendered and intermediation	203 911 019	203 911 019	
b.	Foreign currency profit	11 163 881	0	11 163 881
c.	Profit from commercial operations	0	0	
d.	Profit and dividends from investments	0	0	
e.	Return of created reserves for possible losses on assets	62 257 387	62 257 387	
f.	Income related to the recovery of written-off loans	0	0	
g.	Other non-interest income	27 066 098	27 066 098	
<b>h.</b>	<b>Total non-interest income</b>	<b>304 398 385</b>	<b>293 234 504</b>	<b>11 163 881</b>
<b>5.</b>	<b>NON-INTEREST EXPENSES</b>			
a.	Commission expenses and expenses for services rendered	102 998 202	102 998 202	
b.	Losses on foreign currency transactions	2 350 961	0	2 350 961
c.	Losses from commercial transactions	0	0	
d.	Losses from investments	267 947	267 947	
e.	Other non-interest expenses	3	3	
<b>f.</b>	<b>Total non-interest expenses</b>	<b>105 617 113</b>	<b>103 266 152</b>	<b>2 350 961</b>
<b>6.</b>	<b>NET INCOME BEFORE OPERATING EXPENSES</b>	<b>452 772 627</b>	<b>432 788 487</b>	<b>19 984 140</b>
<b>7.</b>	<b>OPERATING EXPENSES</b>			
a.	Bank staff salaries and other personnel expenses	85 660 817	85 660 817	
a1)	including payments to management personnel	3 343 298	3 343 298	
b.	Rent and maintenance expenses	13 748 946	13 748 946	
c.	Business travel and transportation expenses	939 649	939 649	
c.	Administrative expenses	24 940 843	24 940 843	
d.	Entertainment expenses and charitable donations	35 101 157	35 101 157	
e.	Depreciation expenses	45 570 860	45 570 860	
f.	Insurance expenses	6 524 703	6 524 703	
g.	Taxes (excluding income tax) and licenses	4 189 540	4 189 540	
h.	Fines and penalties	251 348	251 348	
i.	Other operating expenses	5 645 834	5 645 834	
<b>j.</b>	<b>Total operating expenses</b>	<b>222 573 697</b>	<b>222 573 697</b>	
<b>8.</b>	<b>Net profit before tax and other adjustments</b>	<b>94 099 584</b>	<b>85 286 664</b>	<b>8 812 920</b>
a.	Income tax estimate	10 000 000	10 000 000	
<b>9.</b>	<b>INCOME BEFORE ADJUSTMENTS</b>	<b>84 099 584</b>	<b>75 286 664</b>	<b>8 812 920</b>
a.	Extraordinary income or loss, net	0	0	0
b.	Profit adjustments, net	0	0	0
<b>10.</b>	<b>NET PROFIT (LOSS)</b>	<b>84 099 584</b>	<b>75 286 664</b>	<b>8 812 920</b>