

QUARTERLY REPORT
for the first half-year of 2020

NAME OF THE ISSUER		
1.	Name in full	The joint-stock commercial bank «ASIA ALLIANCE BANK»
	Short name	AKB «ASIA ALLIANCE BANK»
	Ticker name	AABK
CONTACT DETAILS		
2.	Location:	2a, Makhtumquli street, Tashkent, 100047, Republic of Uzbekistan
	Mailing address:	2a, Makhtumquli street, Tashkent, 100047, Republic of Uzbekistan
	E-mail address:	info@aab.uz
	Official website:	aab.uz
BANK DETAILS		
3.	Name of the serving bank:	Tashkent Cash Settlement Centre, Central Bank of Uzbekistan
	Settlement account number:	10301000200009055001
	MFO	09055
REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:		
4.	Registration authority:	License of the Central Bank of Uzbekistan for the implementation of banking operations No. 79 dated August 15, 2009 (re-registration No. 79 dated December 31, 2011, No. 79 dated September 20, 2014).
	Bodies of the State Tax Service (TIN):	TIN of the Bank - 207018693 (State Tax Office of the Yashnabad district, Tashkent)
	The numbers assigned by the body of state statistical:	
	Form of ownership code	144
	National Classifier of Enterprises and Organisations	22921172
	All-Union Classifier of Economy Sectors	64190
	Symbols System for Administrative Territorial Formations	1726290
BALANCE SHEET		
Categories		thousand UZS
Assets		
5.	1. Cash and other payment documents	164 160 830
	2. Due from the Central Bank of the Republic of Uzbekistan	250 850 461
	3. Due from other banks	200 662 738
	4. Purchase and sale accounts	
	a. Securities	25 500 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-680 398
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	24 819 602
	5. a. Investments	2 658 143
	b. Less: Provision for possible losses on investments	
	c. Investments, net	2 658 143

6. Securities purchased under agreement with redemption	
7. Loans and leasing operations	
a. Gross loans and leasing operations	1 707 357 491
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	22 657 278
d. Loans and leasing operations, net	1 684 700 213
8. a. Purchased promissory notes	
b. Less: Provision for possible losses on purchased promissory notes	
c. Purchased promissory notes, net	
9. Obligations of customers on financial instruments	
10. Fixed assets, net	144 862 671
11. Total accrued interest and non-interest income, net	62 036 803
12. Other own property of the bank	
a. Investments in real estate	
b. Other assets acquired during loan settlements	
c. Less: Provision for possible losses on other own property of the bank	
d. Net, other own property of the bank	1 733 280
13. Other assets	37 173 533
14. Total assets	2 573 658 274
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	674 060 693
16. Savings deposits	
17. Fixed deposits	1 030 535 989
18. Due to the Central Bank of Uzbekistan	
19. Due to other banks	72 703 919
20. Securities sold under agreement with subsequent redemption	
21. Loans and leasing operations due	405 177 730
22. Subordinated debt liabilities	
23. Accrued interest payable	16 276 801
24. Other liabilities	63 578 548
25. Total liabilities	2 262 333 680
Equity capital	
26. Registered share capital	
A. Shares - Ordinary	167 481 601
B. Shares - Preferred	
27. Added capital	4 014 492
28. Reserve capital	
a. General reserve fund	21 301 724
a1. Of these, reserves created on standart assets	17 356 281
b. Reserve on devaluation	
c. Other reserves and funds	14 351 108
29. Retained earnings	86 819 388
30. Total Equity capital	311 324 594
31. Total liabilities and equity capital	2 573 658 274

PROFIT AND LOSS STATEMENT	
Categories	UZS thousand
1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	115 069
b. Interest income on the accounts in other banks	884 493
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	1 081 816
f. Interest income on liabilities of customers	
g. Interest income on liabilities of clients on unredeemed acceptances of the bank	
h. Percentage discount (discounts) and contributions on loans and leasing operations	142 327 201
i. Interest income under agreements on purchase of securities with redemption	
j. Other interest income	46 115 566
k. Total interest income	190 524 145
2. Interest expenses	
a. Interest expenses on demand deposits	256 120
b. Interest expense on savings deposits	
c. Interest expense on fixed deposits	66 284 217
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	5 610 877
f. Total interest expense on deposits	72 151 214
g. Interest expenses on loans payable	9 718 278
h. Interest expense on agreements for the sale of securities with subsequent repurchase	302 973
i. Other interest expense	46 044 319
j. Total interest expense on loans	56 065 570
k. Total interest expense	128 216 784
3. Net interest income before assessment of possible losses on assets	62 307 361
a. Less: Assessment of possible losses on assets	16 643 660
b. Net interest income after assessment of possible losses on loans and leasing	45 663 701
4. Interest-free income	
a. Income from commissions and fees for services	49 526 062
b. Profit in foreign currency	8 922 882
c. Profit from commercial operations	
d. Profit and dividends from investments	755 721
e. Other interest-free income	12 631 336
e. Total interest-free income	71 836 001

5. Interest-free expenses	
a. Commission expenses and expenses for services	20 832 975
b. Losses in foreign currency	5 680 517
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	15 241
f. Total interest-free expenses	26 528 733
6. Net income before operating expenses	90 970 969
7. Operating expenses	
a. Salaries and other expenses for employees	42 324 797
b. Rent and maintenance	7 092 958
c. Business trip and transport expenses	434 404
d. Administrative expenses	2 966 439
e. Representation and charity	1 934 192
f. Depreciation expenses	8 394 843
g. Insurance, taxes and other expenses	3 053 233
h. Total operating expenses	66 200 866
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	24 770 103
a. Assessment of income tax	4 891 341
10. Profit before amendments	19 878 762
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	19 878 762

Chairman of the Management Board

I.A. Abdukakhorov

Chief Accountant

R.R. Khodjaev

Head of Treasury Department

D.M. Sadirov