

**QUARTERLY REPORT
for the nine months of 2021**

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	236 455 545
	2. Due from the Central Bank of the Republic of Uzbekistan	281 781 600
	3. Due from other banks	109 149 591
	4. Purchase and sale accounts	
	a. Securities	532 852 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-19 268 529
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	513 583 471
	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	1 877 831 548
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	100 669 239
d. Loans and leasing operations, net	1 777 162 309
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	121 222 732
11. Total accrued interest and non-interest income, net	67 764 417
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	37 844 886
13. Other assets	76 452 179
14. Total assets	3 224 074 873
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	1 122 747 873
16. Savings deposits	
17. Fixed deposits	1 263 746 253
18. Due to the Central Bank of Uzbekistan	
19. Due to other banks	1 881 813
20. Securities sold under agreement with subsequent redemption	
21. Loans and leasing operations due	368 575 088
22. Subordinated debt liabilities	
23. Accrued interest payable	18 675 641
24. Other liabilities	70 103 241
25. Total liabilities	2 845 729 909
Equity capital	
26. Registered share capital	
A. Shares - Ordinary	186 776 423
B. Shares - Preferred	
27. Added capital	4 014 492
28. Reserve capital	
a. General reserve fund	23 332 757
a1. Of these, reserves created on standart assets	17 356 281
b. Reserve on devaluation	
c. Other reserves and funds	10 079 797
29. Retained earnings	136 785 214
30. Total Equity capital	378 344 964
31. Total liabilities and equity capital	3 224 074 873

PROFIT AND LOSS STATEMENT	
Categories	UZS thousand
1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	2 332 110
b. Interest income on the accounts in other banks	1 668 408
c. Interest income on the purchased promissory notes	0
d. Interest income on investments	0
e. Interest income on accounts of purchase and sale of securities	26 894 257
f. Interest income on liabilities of customers	0
g. Interest income on liabilities of clients on unredeemed acceptances of the bank	0
h. Percentage discount (discounts) and contributions on loans and leasing operations	220 060 836
i. Interest income under agreements on purchase of securities with redemption	0
j. Other interest income	73 576 194
k. Total interest income	324 531 805
2. Interest expenses	
a. Interest expenses on demand deposits	690 272
b. Interest expense on savings deposits	0
c. Interest expense on fixed deposits	107 724 925
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expense on accounts payable to other banks	2 019 002
f. Total interest expense on deposits	110 434 199
g. Interest expenses on loans payable	12 122 155
h. Interest expense on agreements for the sale of securities with subsequent repurchase	378 937
i. Other interest expense	71 439 919
j. Total interest expense on loans	83 941 011
k. Total interest expense	194 375 210
3. Net interest income before assessment of possible losses on assets	130 156 595
a. Less: Assessment of possible losses on assets	81 691 889
b. Net interest income after assessment of possible losses on loans and leasing	48 464 706
4. Interest-free income	
a. Income from commissions and fees for services	90 582 835
b. Profit in foreign currency	48 812 636
c. Profit from commercial operations	0
d. Profit and dividends from investments	2 347 561
e. Other interest-free income	36 272 061
e. Total interest-free income	178 015 093

5. Interest-free expenses	
a. Commission expenses and expenses for services	36 652 040
b. Losses in foreign currency	14 165 844
c. Losses on purchase and sales accounts	0
d. Losses on investments	0
e. Other interest-free expenses	3 380
f. Total interest-free expenses	50 821 264
6. Net income before operating expenses	175 658 535
7. Operating expenses	
a. Salaries and other expenses for employees	90 936 629
b. Rent and maintenance	13 129 007
c. Business trip and transport expenses	758 022
d. Administrative expenses	4 430 118
e. Representation and charity	2 957 596
f. Depreciation expenses	14 283 901
g. Insurance, taxes and other expenses	4 093 122
h. Total operating expenses	130 588 395
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	45 070 140
a. Assessment of income tax	3 861 198
10. Profit before amendments	41 208 942
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	41 208 942

Acting Chairman
of the Management Board

U.A. Khakimov

Chief Accountant

R.R. Khodjaev

Head of Treasury Department

D.M. Sadirov