

QUARTERLY REPORT
for the first half-year of 2018

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		
11.	1. Cash and other payment documents	80 945 477
	2. Due from the Central Bank of the Republic of Uzbekistan	353 899 480
	3. Due from other banks	179 898 730
	4. Purchase and sale accounts	
	a. Securities	0
	b. Precious metals, coins, stones	0
	c. Less: Provision for possible losses on purchase and sale accounts	0
	d. Purchase and sale accounts, net	0
	5. a. Investments	16 040 000
	b. Less: Provision for possible losses on investments	0
	c. Investments, net	16 040 000

6. Securities purchased under agreement with redemption	
7. Loans and leasing operations	
a. Gross loans	883 488 242
b. Leasing operations, Gross	0
c. Less: Provision for possible losses on loans and leasing	16 225 851
d. Loans and leasing operations, net	867 262 391
8. a. Purchased promissory notes	0
b. Less: Provision for possible losses on purchased promissory notes	0
c. Purchased promissory notes, net	0
9. Obligations of customers on financial instruments	0
10. Fixed assets, net	68 561 801
11. Accrued interest receivable	9 782 448
12. Other own property of the bank	
a. Investments in real estate	0
b. Other assets acquired during loan settlements	0
c. Less: Provision for possible losses on other own property of the bank	0
d. Net, other own property of the bank	0
13. Other assets	19 402 638
14. Total assets	1 595 792 965
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	705 551 276
16. Savings deposits	0
17. Fixed deposits	540 690 568
18. Due to the Central Bank of Uzbekistan	0
19. Due to other banks	34 313 711
20. Securities sold under agreement with subsequent redemption	0
21. Loans and leasing operations due	37 884 199
22. Subordinated debt liabilities	0
23. Accrued interest payable	2 199 242
24. Other liabilities	11 245 520
25. Total liabilities	1 331 884 516
Equity capital	
26. Registered share capital	
A. Shares - Ordinary	140 000 000
B. Shares - Preferred	0
27. Added capital	4 014 492
28. Reserve capital	
a. General reserve fund	16 605 077
a1. Of these, reserves created on standart assets	7 932 974
b. Reserve on devaluation	0
c. Other reserves and funds	5 436 895
29. Retained earnings	89 919 011
30. Total Equity capital	263 908 449
31. Total liabilities and equity capital	1 595 792 965

PROFIT AND LOSS STATEMENT	
Categories	UZS thousand
1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	0
b. Interest income on the accounts in other banks	785 368
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	0
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	66 525 682
i. Interest income under agreements on purchase of securities with redemption	0
j. Other interest income	13 119 574
k. Total interest income	80 430 624
2. Interest expenses	
a. Interest expenses on demand deposits	1 131 782
b. Interest expense on savings deposits	0
c. Interest expense on fixed deposits	24 823 672
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expense on accounts payable to other banks	3 511 246
f. Total interest expense on deposits	29 466 700
g. Interest expenses on loans payable	652 485
h. Interest expense on agreements for the sale of securities with subsequent repurchase	0
i. Other interest expense	12 082 767
j. Total interest expense on loans	12 735 252
k. Total interest expense	42 201 952
3. Net interest income before assessment of possible losses on loans and leasing	38 228 672
a. Less: Assessment of possible losses on loans and leases	7 698 069
b. Net interest income after assessment of possible losses on loans and leasing	30 530 603
4. Interest-free income	
a. Income from commissions and fees for services	38 883 124
b. Profit in foreign currency	4 498 749
c. Profit from commercial operations	0
d. Profit and dividends from investments	0
e. Other interest-free income	8 882 403

e. Total interest-free income	52 264 276
5. Interest-free expenses	
a. Commission expenses and expenses for services	13 945 831
b. Losses in foreign currency	1 857 785
c. Losses on purchase and sales accounts	0
d. Losses on investments	0
e. Other interest-free expenses	1 822
f. Total interest-free expenses	15 805 438
6. Net income before operating expenses	66 989 441
7. Operating expenses	
a. Salaries and other expenses for employees	26 508 444
b. Rent and maintenance	3 527 047
c. Business trip and transport expenses	568 943
d. Administrative expenses	2 262 122
e. Representation and charity	2 682 532
f. Depreciation expenses	3 908 207
g. Insurance, taxes and other expenses	5 272 757
h. Total operating expenses	44 730 052
8. Assessment of non-credit losses	7 058
9. Net profit before taxes and other adjustments	22 252 331
a. Assessment of income tax	4 659 871
10. Profit before amendments	17 592 460
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	17 592 460

Chairman of the Management Board

I.A. Abdukakhorov

Chief Accountant

D.P. Sharipov

Head of Treasury Department

D.M. Sadirov