

**QUARTERLY REPORT
for the nine months 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	239 721 087
	2. Due from the Central Bank of the Republic of Uzbekistan	226 108 004
	3. Due from other banks	165 987 157
	4. Purchase and sale accounts	
	a. Securities	65 500 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	23 103
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	65 523 103
	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	1 767 458 023
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	27 690 538
d. Loans and leasing operations, net	1 739 767 485
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	134 994 039
11. Total accrued interest and non-interest income, net	77 883 943
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	1 624 950
13. Other assets	38 706 898
14. Total assets	2 692 974 809
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	755 450 771
16. Savings deposits	
17. Fixed deposits	1 095 678 420
18. Due to the Central Bank of Uzbekistan	
19. Due to other banks	25 744 700
20. Securities sold under agreement with subsequent redemption	
21. Loans and leasing operations due	403 302 390
22. Subordinated debt liabilities	
23. Accrued interest payable	19 868 564
24. Other liabilities	61 089 165
25. Total liabilities	2 361 134 010
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	13 997 738
29. Retained earnings	107 688 963
30. Total Equity capital	331 840 799
31. Total liabilities and equity capital	2 692 974 809

PROFIT AND LOSS STATEMENT	
Categories	UZS thousand
1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	290 411
b. Interest income on the accounts in other banks	1 692 201
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	2 860 250
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	220 348 192
i. Interest income under agreements on purchase of securities with redemption	
j. Other interest income	71 683 446
k. Total interest income	296 874 500
2. Interest expenses	
a. Interest expenses on demand deposits	417 368
b. Interest expense on savings deposits	
c. Interest expense on fixed deposits	101 313 490
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	7 397 916
f. Total interest expense on deposits	109 128 774
g. Interest expenses on loans payable	14 068 020
h. Interest expense on agreements for the sale of securities with subsequent repurchase	311 740
i. Other interest expense	71 304 481
j. Total interest expense on loans	85 684 241
k. Total interest expense	194 813 015
3. Net interest income before assessment of possible losses on assets	102 061 485
a. Less: Assessment of possible losses on assets	24 674 433
b. Net interest income after assessment of possible losses on loans and leasing	77 387 052
4. Interest-free income	
a. Income from commissions and fees for services	80 163 347
b. Profit in foreign currency	17 977 876
c. Profit from commercial operations	
d. Profit and dividends from investments	755 721
e. Other interest-free income	19 095 213
e. Total interest-free income	117 992 157

5. Interest-free expenses	
a. Commission expenses and expenses for services	33 757 500
b. Losses in foreign currency	9 515 795
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	17 385
f. Total interest-free expenses	43 290 680
6. Net income before operating expenses	152 088 529
7. Operating expenses	
a. Salaries and other expenses for employees	67 060 773
b. Rent and maintenance	10 715 001
c. Business trip and transport expenses	612 005
d. Administrative expenses	4 109 303
e. Representation and charity	2 338 271
f. Depreciation expenses	13 106 739
g. Insurance, taxes and other expenses	3 655 315
h. Total operating expenses	101 597 407
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	50 491 122
a. Assessment of income tax	10 096 155
10. Profit before amendments	40 394 967
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	40 394 967

Chairman of the Management Board

I.A. Abdukakhorov

Chief Accountant

R.R. Khodjaev

Caretaker
Head of Treasury Department

B.B. Khodjimuratov