

**QUARTERLY REPORT**  
for the first half-year of 2021

1.	<b>NAME OF THE ISSUER</b>	
	Name in full	The joint-stock commercial bank «ASIA ALLIANCE BANK»
	Short name	AKB «ASIA ALLIANCE BANK»
	Ticker name	AABK
2.	<b>CONTACT DETAILS</b>	
	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
3.	<b>BANK DETAILS</b>	
	Name of the serving bank:	Tashkent Cash Settlement Centre, Central Bank of Uzbekistan
	Settlement account number:	10301000200009055001
	MFO	09055
4.	<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>	
	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)
	<b>The numbers assigned by the body of state statistical:</b>	
	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
	<b>BALANCE SHEET</b>	
	Categories	
<b>Assets</b>		
5.	1. Cash and other payment documents	268 575 032
	2. Due from the Central Bank of the Republic of Uzbekistan	214 243 044
	3. Due from other banks	90 334 262
	4. Purchase and sale accounts	
	a. Securities	318 052 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-6 351 435
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	311 700 565
	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	1 898 974 930
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	107 676 454
d. Loans and leasing operations, net	1 791 298 476
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	118 456 863
11. Total accrued interest and non-interest income, net	63 985 282
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	10 001 383
13. Other assets	69 895 531
<b>14. Total assets</b>	<b>2 941 148 581</b>
<b>Liabilities and shareholders' equity</b>	
<b>Liabilities</b>	
15. Demand deposits	942 511 440
16. Savings deposits	
17. Fixed deposits	1 119 930 471
18. Due to the Central Bank of Uzbekistan	
19. Due to other banks	45 072 734
20. Securities sold under agreement with subsequent redemption	30 000 000
21. Loans and leasing operations due	377 285 990
22. Subordinated debt liabilities	
23. Accrued interest payable	15 139 838
24. Other liabilities	70 231 202
<b>25. Total liabilities</b>	<b>2 600 171 675</b>
<b>Equity capital</b>	
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	23 332 758
a1. Of these, reserves created on standart assets	17 356 281
b. Reserve on devaluation	
c. Other reserves and funds	10 379 716
29. Retained earnings	99 117 236
<b>30. Total Equity capital</b>	<b>340 976 906</b>
<b>31. Total liabilities and equity capital</b>	<b>2 941 148 581</b>

<b>PROFIT AND LOSS STATEMENT</b>	
Categories	UZS thousand
<b>1. Interest income</b>	
a. Interest income on accounts in the Central Bank of Uzbekistan	502 192
b. Interest income on the accounts in other banks	692 996
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	13 325 514
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	147 656 223
i. Interest income under agreements on purchase of securities with redemption	0
j. Other interest income	53 418 149
<b>k. Total interest income</b>	<b>215 595 074</b>
<b>2. Interest expenses</b>	
a. Interest expenses on demand deposits	367 794
b. Interest expense on savings deposits	0
c. Interest expense on fixed deposits	69 320 988
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	1 849 552
e. Interest expense on accounts payable to other banks	<b>71 538 334</b>
<b>f. Total interest expense on deposits</b>	367 794
g. Interest expenses on loans payable	8 050 906
h. Interest expense on agreements for the sale of securities with subsequent repurchase	216 274
i. Other interest expense	52 285 487
<b>j. Total interest expense on loans</b>	<b>60 552 667</b>
<b>k. Total interest expense</b>	<b>132 091 001</b>
<b>3. Net interest income before assessment of possible losses on assets</b>	<b>83 504 073</b>
a. Less: Assessment of possible losses on assets	82 392 406
<b>b. Net interest income after assessment of possible losses on loans and leasing</b>	<b>1 111 667</b>
<b>4. Interest-free income</b>	
a. Income from commissions and fees for services	56 887 208
b. Profit in foreign currency	32 026 196
c. Profit from commercial operations	0
d. Profit and dividends from investments	627 503
e. Other interest-free income	26 131 855
<b>e. Total interest-free income</b>	<b>115 672 762</b>

<b>5. Interest-free expenses</b>	
a. Commission expenses and expenses for services	21 582 066
b. Losses in foreign currency	9 960 992
c. Losses on purchase and sales accounts	0
d. Losses on investments	0
e. Other interest-free expenses	2 715
<b>f. Total interest-free expenses</b>	<b>31 545 773</b>
<b>6. Net income before operating expenses</b>	<b>85 238 656</b>
<b>7. Operating expenses</b>	
a. Salaries and other expenses for employees	55 593 673
b. Rent and maintenance	8 531 429
c. Business trip and transport expenses	495 142
d. Administrative expenses	3 036 545
e. Representation and charity	1 169 260
f. Depreciation expenses	9 306 698
g. Insurance, taxes and other expenses	2 533 828
<b>h. Total operating expenses</b>	<b>80 666 575</b>
<b>8. Assessment of non-credit losses</b>	
<b>9. Net profit before taxes and other adjustments</b>	<b>4 572 081</b>
a. Assessment of income tax	731 198
<b>10. Profit before amendments</b>	<b>3 840 883</b>
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
<b>11. Net profit (loss)</b>	<b>3 840 883</b>

Chairman of the Management Board

I.A. Abdukakhorov

Chief Accountant

R.R. Khodjaev

Head of Treasury Department

D.M. Sadirov