

QUARTERLY REPORT
for the first half-year of 2025

1.	NAME OF THE ISSUER	
	Name in full	The joint-stock commercial bank «ASIA ALLIANCE BANK»
	Short name	AKB «ASIA ALLIANCE BANK»
	Ticker name	AABK
2.	CONTACT DETAILS	
	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.	BANK DETAILS	
	Name of the serving bank:	Tashkent Cash Settlement Centre, Central Bank of Uzbekistan
	Settlement account number:	10301000200009055001
	MFO	09055
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:	
	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 25, 2021).
	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	
5.		
	Categories	thousand UZS
	Assets	
	1. Cash and other payment documents	637 326 332
	2. Due from the Central Bank of the Republic of Uzbekistan	1 406 480 770
	3. Due from other banks	484 404 020
	4. Purchase and sale accounts	
	a. Securities	790 290 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	- 15 595 849
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	774 694 151
	5. a. Investments	10 577 000
	b. Less: Provision for possible losses on investments	10 500 000
	c. Investments, net	77 000
	6. Securities purchased under agreement with redemption	705 675 985

7. Loans and leasing operations	
a. Gross loans and leasing operations	3 731 882 657
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	42 393 807
d. Loans and leasing operations, net	3 689 488 850
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	308 591 393
11. Total accrued interest and non-interest income, net	103 676 268
12. Other own property of the bank	
a. Investments in real estate	
b. Other assets acquired during loan settlements	64 123 964
c. Less: Provision for possible losses on other own property of the bank	14 498 558
d. Net, other own property of the bank	81 851 680
13. Other assets	277 079 024
14. Total assets	8 469 345 473
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	3 129 081 772
16. Savings deposits	
17. Fixed deposits	3 326 175 643
18. Due to the Central Bank of Uzbekistan	449 461
19. Due to other banks	350 651 552
20. Securities sold under agreement with subsequent redemption	
21. Loans and leasing operations due	509 383 224
22. Subordinated debt liabilities	
23. Accrued interest payable	18 987 271
24. Other liabilities	168 985 637
25. Total liabilities	7 503 714 560
Equity capital	
26. Registered share capital	660 262 912
A. Shares - Ordinary	660 262 912
B. Shares - Preferred	
27. Added capital	4 014 492
28. Reserve capital	64 253 953
a. General reserve fund	57 519 887
b. Reserves created on standart assets	
c. Reserve on devaluation	
d. Other reserves and funds	6 734 066
29. Retained earnings	237 099 556
30. Total Equity capital	965 630 913
31. Total liabilities and equity capital	8 469 345 473

6.	PROFIT AND LOSS STATEMENT	
	Categories	UZS thousand
	1. Interest income	
	a. Interest income on accounts in the Central Bank of Uzbekistan	8 705 206
	b. Interest income on the accounts in other banks	29 653 298
	c. Interest income on the purchased promissory notes	
	d. Interest income on investments	
	e. Interest income on accounts of purchase and sale of securities	55 816 919
	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	410 389 010
	i. Interest income under agreements on purchase of securities with redemption	11 102 662
	j. Other interest income	8 950 178
	k. Total interest income	524 617 273
	2. Interest expenses	
	a. Interest expenses on demand deposits	515 756
	b. Interest expense on savings deposits	
	c. Interest expense on fixed deposits	208 965 550
	d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
	e. Interest expense on accounts payable to other banks	6 968 873
	f. Total interest expense on deposits	216 450 179
	g. Interest expenses on loans payable	17 970 802
	h. Interest expense on agreements for the sale of securities with subsequent repurchase	
	i. Other interest expense	4 541 933
	j. Total interest expense on loans	22 512 735
	k. Total interest expense	238 962 914
	3. Net interest income before assessment of possible losses on assets	285 654 359
	a. Less: Assessment of possible losses on assets	87 110 871
	b. Net interest income after assessment of possible losses on loans and leasing	198 543 488
	4. Interest-free income	
	a. Income from commissions and fees for services	221 783 783
	b. Profit in foreign currency	143 436 308
	c. Profit from commercial operations	
	d. Profit and dividends from investments	3 915 098
	e. Other interest-free income	106 287 008
	e. Total interest-free income	475 422 197

5. Interest-free expenses	
a. Commission expenses and expenses for services	151 531 217
b. Losses in foreign currency	42 439 489
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	108 488
f. Total interest-free expenses	194 079 194
6. Net income before operating expenses	479 886 491
7. Operating expenses	
a. Salaries and other expenses for employees	129 962 659
b. Rent and maintenance	19 099 137
c. Business trip and transport expenses	2 699 478
d. Administrative expenses	9 319 218
e. Representation and charity	7 556 960
f. Depreciation expenses	22 594 356
g. Insurance, taxes and other expenses	5 307 869
h. Total operating expenses	196 539 677
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	283 346 814
a. Assessment of income tax	46 399 632
10. Profit before amendments	236 947 182
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	236 947 182

Chairman of the Management Board

Umidjon Abduazimov

Acting Chief Accountant

Kurbanov Umar

Head of Treasury Department

Ikhtiyor Boltaev