

**QUARTERLY REPORT
for the nine months of 2022**

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 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		
Categories		thousand UZS
Assets		
5.	1. Cash and other payment documents	422 387 160
	2. Due from the Central Bank of the Republic of Uzbekistan	1 682 606 652
	3. Due from other banks	138 526 086
	4. Purchase and sale accounts	
	a. Securities	1 097 139 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-27 630 957
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	1 069 508 043
	5. a. Investments	2 658 143
	b. Less: Provision for possible losses on investments	1 040 572
	c. Investments, net	1 617 571
	6. Securities purchased under agreement with redemption	

7. Loans and leasing operations	
a. Gross loans and leasing operations	2 077 049 749
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	28 734 301
d. Loans and leasing operations, net	2 048 315 448
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	117 269 291
11. Total accrued interest and non-interest income, net	47 465 077
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	100 184 934
13. Other assets	86 435 988
14. Total assets	5 714 316 250
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	2 655 432 457
16. Savings deposits	
17. Fixed deposits	1 920 462 394
18. Due to the Central Bank of Uzbekistan	
19. Due to other banks	674 950
20. Securities sold under agreement with subsequent redemption	
21. Loans and leasing operations due	382 100 077
22. Subordinated debt liabilities	
23. Accrued interest payable	9 791 769
24. Other liabilities	229 680 930
25. Total liabilities	5 198 142 577
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	41 469 613
b. Reserves created on standart assets	
c. Reserve on devaluation	
d. Other reserves and funds	8 658 409
29. Retained earnings	275 254 736
30. Total Equity capital	516 173 673
31. Total liabilities and equity capital	5 714 316 250

PROFIT AND LOSS STATEMENT	
Categories	UZS thousand
1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	4 208 767
b. Interest income on the accounts in other banks	3 615 653
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	65 015 776
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	292 926 324
i. Interest income under agreements on purchase of securities with redemption	
j. Other interest income	102 614 383
k. Total interest income	468 380 903
2. Interest expenses	
a. Interest expenses on demand deposits	2 248 600
b. Interest expense on savings deposits	
c. Interest expense on fixed deposits	149 292 738
6. d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	5 941 705
f. Total interest expense on deposits	157 483 043
g. Interest expenses on loans payable	6 356 069
h. Interest expense on agreements for the sale of securities with subsequent repurchase	2 950 542
i. Other interest expense	108 110 439
j. Total interest expense on loans	117 417 050
k. Total interest expense	274 900 093
3. Net interest income before assessment of possible losses on assets	193 480 810
a. Less: Assessment of possible losses on assets	119 184 440
b. Net interest income after assessment of possible losses on loans and leasing	74 296 370
4. Interest-free income	
a. Income from commissions and fees for services	126 935 176
b. Profit in foreign currency	179 501 155
c. Profit from commercial operations	
d. Profit and dividends from investments	1 358 203
e. Other interest-free income	83 495 350
e. Total interest-free income	391 289 884

5. Interest-free expenses	
a. Commission expenses and expenses for services	49 661 798
b. Losses in foreign currency	85 543 457
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	52 441
f. Total interest-free expenses	135 257 696
6. Net income before operating expenses	330 328 558
7. Operating expenses	
a. Salaries and other expenses for employees	115 507 019
b. Rent and maintenance	16 701 944
c. Business trip and transport expenses	1 437 389
d. Administrative expenses	6 974 926
e. Representation and charity	4 494 355
f. Depreciation expenses	19 508 218
g. Insurance, taxes and other expenses	4 245 893
h. Total operating expenses	168 869 744
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	161 458 814
a. Assessment of income tax	24 895 847
10. Profit before amendments	136 562 967
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	136 562 967

Acting Chairman
of the Management Board

U.A. Khakimov

Chief Accountant

R.R. Khodjaev

Acting Head of Treasury Department

I. Boltaev