

QUARTERLY REPORT
for the first half-year of 2024

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	445 603 646
	2. Due from the Central Bank of the Republic of Uzbekistan	1 360 958 030
	3. Due from other banks	202 356 566
	4. Purchase and sale accounts	
	a. Securities	574 791 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-8 679 396
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	566 111 604
	5. a. Investments	12 658 142
	b. Less: Provision for possible losses on investments	1 040 571
	c. Investments, net	11 617 571
	6. Securities purchased under agreement with redemption	

7.	Loans and leasing operations	
	a. Gross loans and leasing operations	3 699 180 922
	b. Leasing operations, Gross	
	c. Less: Provision for possible losses on loans and leasing	46 789 540
	d. Loans and leasing operations, net	3 652 391 382
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	145 757 851
11.	Total accrued interest and non-interest income, net	91 449 327
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	43 364 741
	d. Net, other own property of the bank	49 260 665
13.	Other assets	399 775 936
14.	Total assets	6 925 282 578
Liabilities and shareholders' equity		
Liabilities		
15.	Demand deposits	2 414 513 179
16.	Savings deposits	
17.	Fixed deposits	2 761 378 719
18.	Due to the Central Bank of Uzbekistan	29 946 053
19.	Due to other banks	39 616 564
20.	Securities sold under agreement with subsequent redemption	
21.	Loans and leasing operations due	522 291 280
22.	Subordinated debt liabilities	
23.	Accrued interest payable	16 762 857
24.	Other liabilities	123 654 497
25.	Total liabilities	5 908 163 149
Equity capital		
26.	Registered share capital	536 776 423
	A. Shares - Ordinary	536 776 423
	B. Shares - Preferred	
27.	Added capital	4 014 492
28.	Reserve capital	48 683 402
	a. General reserve fund	41 469 613
	b. Reserves created on standart assets	
	c. Reserve on devaluation	
	d. Other reserves and funds	7 213 789
29.	Retained earnings	427 645 112
30.	Total Equity capital	1 017 119 429
31.	Total liabilities and equity capital	6 925 282 578
6.	PROFIT AND LOSS STATEMENT	
	Categories	UZS thousand

1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	526 027
b. Interest income on the accounts in other banks	24 245 490
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	50 802 453
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	370 344 039
i. Interest income under agreements on purchase of securities with redemption	196 954
j. Other interest income	8 434 848
k. Total interest income	454 549 811
2. Interest expenses	
a. Interest expenses on demand deposits	252 383
b. Interest expense on savings deposits	
c. Interest expense on fixed deposits	205 749 607
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	11 283 877
f. Total interest expense on deposits	217 285 867
g. Interest expenses on loans payable	20 076 263
h. Interest expense on agreements for the sale of securities with subsequent repurchase	14 681 524
i. Other interest expense	4 569 076
j. Total interest expense on loans	39 326 863
k. Total interest expense	256 612 730
3. Net interest income before assessment of possible losses on assets	197 937 081
a. Less: Assessment of possible losses on assets	49 932 161
b. Net interest income after assessment of possible losses on loans and leasing	148 004 920
4. Interest-free income	
a. Income from commissions and fees for services	172 178 633
b. Profit in foreign currency	140 089 920
c. Profit from commercial operations	
d. Profit and dividends from investments	407 280
e. Other interest-free income	44 610 746
e. Total interest-free income	357 286 579

5. Interest-free expenses	
a. Commission expenses and expenses for services	119 789 837
b. Losses in foreign currency	33 200 730
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	70 703
f. Total interest-free expenses	153 061 270
6. Net income before operating expenses	352 230 229
7. Operating expenses	
a. Salaries and other expenses for employees	96 378 592
b. Rent and maintenance	15 738 125
c. Business trip and transport expenses	1 712 598
d. Administrative expenses	8 235 411
e. Representation and charity	5 293 027
f. Depreciation expenses	16 819 451
g. Insurance, taxes and other expenses	3 699 686
h. Total operating expenses	147 876 890
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	204 353 339
a. Assessment of income tax	32 140 439
10. Profit before amendments	172 212 900
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	172 212 900

Chairman of the Management Board

Umidjon Abduazimov

Chief Accountant

Ravshanjon Khodjaev

Head of Treasury Department

Ikhtiyor Boltaev