

**QUARTERLY REPORT**  
for the first quarter of 2022

<b>NAME OF THE ISSUER</b>		
1.	Name in full	The joint-stock commercial bank «ASIA ALLIANCE BANK»
	Short name	AKB «ASIA ALLIANCE BANK»
	Ticker name	AABK
<b>CONTACT DETAILS</b>		
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
<b>BANK DETAILS</b>		
3.	Name of the serving bank:	Tashkent Cash Settlement Centre, Central Bank of Uzbekistan
	Settlement account number:	10301000200009055001
	MFO	09055
<b>REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED BY:</b>		
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)
	<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		thousand UZS
<b>Assets</b>		
5.	1. Cash and other payment documents	400 061 615
	2. Due from the Central Bank of the Republic of Uzbekistan	251 885 060
	3. Due from other banks	43 985 756
	4. Purchase and sale accounts	
	a. Securities	437 495 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-8 706 418
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	428 788 582
	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	2 064 384 470
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	53 666 878
d. Loans and leasing operations, net	2 010 717 592
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	124 312 500
11. Total accrued interest and non-interest income, net	56 913 007
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	77 277 822
13. Other assets	68 747 486
<b>14. Total assets</b>	<b>3 465 347 563</b>
<b>Liabilities and shareholders' equity</b>	
<b>Liabilities</b>	
15. Demand deposits	1 112 076 022
16. Savings deposits	
17. Fixed deposits	1 217 282 967
18. Due to the Central Bank of Uzbekistan	
19. Due to other banks	51 096 275
20. Securities sold under agreement with subsequent redemption	184 964 730
21. Loans and leasing operations due	397 095 790
22. Subordinated debt liabilities	
23. Accrued interest payable	18 111 092
24. Other liabilities	71 191 082
<b>25. Total liabilities</b>	<b>3 051 817 958</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	23 332 757
b. Reserves created on standart assets	
c. Reserve on devaluation	
d. Other reserves and funds	9 490 589
29. Retained earnings	189 915 344
<b>30. Total Equity capital</b>	<b>413 529 605</b>
<b>31. Total liabilities and equity capital</b>	<b>3 465 347 563</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	402 740
b. Interest income on the accounts in other banks	296 097
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	14 981 883
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	103 972 304
i. Interest income under agreements on purchase of securities with redemption	
j. Other interest income	31 413 470
<b>k. Total interest income</b>	<b>151 066 494</b>
<b>2. Interest expenses</b>	
a. Interest expenses on demand deposits	463 331
b. Interest expense on savings deposits	
c. Interest expense on fixed deposits	40 876 007
6. d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	2 999 652
<b>f. Total interest expense on deposits</b>	<b>44 338 990</b>
g. Interest expenses on loans payable	1 914 498
h. Interest expense on agreements for the sale of securities with subsequent repurchase	2 301 379
i. Other interest expense	32 800 841
<b>j. Total interest expense on loans</b>	<b>37 016 718</b>
<b>k. Total interest expense</b>	<b>81 355 708</b>
<b>3. Net interest income before assessment of possible losses on assets</b>	<b>69 710 786</b>
a. Less: Assessment of possible losses on assets	44 912 982
<b>b. Net interest income after assessment of possible losses on loans and leasing</b>	<b>24 797 804</b>
<b>4. Interest-free income</b>	
a. Income from commissions and fees for services	29 457 002
b. Profit in foreign currency	27 009 682
c. Profit from commercial operations	
d. Profit and dividends from investments	4 143
e. Other interest-free income	32 816 077
<b>e. Total interest-free income</b>	<b>89 286 904</b>

<b>5. Interest-free expenses</b>	
a. Commission expenses and expenses for services	10 697 585
b. Losses in foreign currency	12 962 429
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	9 096
<b>f. Total interest-free expenses</b>	<b>23 669 110</b>
<b>6. Net income before operating expenses</b>	<b>90 415 598</b>
<b>7. Operating expenses</b>	
a. Salaries and other expenses for employees	35 437 773
b. Rent and maintenance	4 796 923
c. Business trip and transport expenses	291 840
d. Administrative expenses	2 619 980
e. Representation and charity	172 675
f. Depreciation expenses	6 246 251
g. Insurance, taxes and other expenses	1 111 018
<b>h. Total operating expenses</b>	<b>50 676 460</b>
<b>8. Assessment of non-credit losses</b>	
<b>9. Net profit before taxes and other adjustments</b>	<b>39 739 138</b>
a. Assessment of income tax	5 820 240
<b>10. Profit before amendments</b>	<b>33 918 898</b>
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
<b>11. Net profit (loss)</b>	<b>33 918 898</b>

Acting Chairman  
of the Management Board

U.A. Khakimov

Chief Accountant

R.R. Khodjaev

Head of Treasury Department

D.M. Sadirov