

QUARTERLY REPORT
for the nine months of 2019

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 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)
	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	177 409 142
	2. Due from the Central Bank of the Republic of Uzbekistan	327 136 585
	3. Due from other banks	100 162 046
	4. Purchase and sale accounts	
	a. Securities	29 109 821
	b. Precious metals, coins, stones	0
	c. Less: Provision for possible losses on purchase and sale accounts	0
	d. Purchase and sale accounts, net	29 109 821
	5. a. Investments	10 540 000
	b. Less: Provision for possible losses on investments	0
	c. Investments, net	10 540 000

6. Securities purchased under agreement with redemption	
7. Loans and leasing operations	
a. Gross loans	1 543 110 060
b. Leasing operations, Gross	0
c. Less: Provision for possible losses on loans and leasing	17 285 829
d. Loans and leasing operations, net	1 525 824 231
8. a. Purchased promissory notes	0
b. Less: Provision for possible losses on purchased promissory notes	0
c. Purchased promissory notes, net	0
9. Obligations of customers on financial instruments	0
10. Fixed assets, net	101 086 377
11. Accrued interest receivable	20 395 677
12. Other own property of the bank	
a. Investments in real estate	0
b. Other assets acquired during loan settlements	2 058 270
c. Less: Provision for possible losses on other own property of the bank	0
d. Net, other own property of the bank	2 058 270
13. Other assets	41 840 566
14. Total assets	2 335 562 715
Liabilities and shareholders' equity	
Liabilities	
15. Demand deposits	768 518 594
16. Savings deposits	0
17. Fixed deposits	953 107 837
18. Due to the Central Bank of Uzbekistan	0
19. Due to other banks	5 400 000
20. Securities sold under agreement with subsequent redemption	0
21. Loans and leasing operations due	268 264 160
22. Subordinated debt liabilities	0
23. Accrued interest payable	11 474 396
24. Other liabilities	50 372 639
25. Total liabilities	2 057 137 626
Equity capital	
26. Registered share capital	
A. Shares - Ordinary	167 481 601
B. Shares - Preferred	0
27. Added capital	4 014 492
28. Reserve capital	
a. General reserve fund	21 301 724
a1. Of these, reserves created on standart assets	17 356 281
b. Reserve on devaluation	0
c. Other reserves and funds	9 303 251
29. Retained earnings	58 967 740
30. Total Equity capital	278 425 089
31. Total liabilities and equity capital	2 335 562 715

PROFIT AND LOSS STATEMENT	
Categories	UZS thousand
1. Interest income	
a. Interest income on accounts in the Central Bank of Uzbekistan	43 849
b. Interest income on the accounts in other banks	616 176
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	2 109 527
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	166 227 793
i. Interest income under agreements on purchase of securities with redemption	0
j. Other interest income	44 816 580
k. Total interest income	213 813 925
2. Interest expenses	
a. Interest expenses on demand deposits	451 116
b. Interest expense on savings deposits	0
c. Interest expense on fixed deposits	85 304 656
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	0
e. Interest expense on accounts payable to other banks	446 526
f. Total interest expense on deposits	86 202 298
g. Interest expenses on loans payable	6 144 632
h. Interest expense on agreements for the sale of securities with subsequent repurchase	0
i. Other interest expense	44 229 629
j. Total interest expense on loans	50 374 261
k. Total interest expense	136 576 559
3. Net interest income before assessment of possible losses on loans and leasing	77 237 366
a. Less: Assessment of possible losses on loans and leases	7 925 750
b. Net interest income after assessment of possible losses on loans and leasing	69 311 616
4. Interest-free income	
a. Income from commissions and fees for services	78 460 811
b. Profit in foreign currency	10 150 600
c. Profit from commercial operations	0
d. Profit and dividends from investments	342 911
e. Other interest-free income	15 448 193
e. Total interest-free income	104 402 515

5. Interest-free expenses	
a. Commission expenses and expenses for services	30 593 111
b. Losses in foreign currency	2 424 491
c. Losses on purchase and sales accounts	0
d. Losses on investments	0
e. Other interest-free expenses	146 771
f. Total interest-free expenses	33 164 373
6. Net income before operating expenses	140 549 758
7. Operating expenses	
a. Salaries and other expenses for employees	68 406 392
b. Rent and maintenance	10 072 836
c. Business trip and transport expenses	1 398 551
d. Administrative expenses	4 670 724
e. Representation and charity	2 845 273
f. Depreciation expenses	8 764 748
g. Insurance, taxes and other expenses	2 400 571
h. Total operating expenses	98 559 095
8. Assessment of non-credit losses	337 303
9. Net profit before taxes and other adjustments	41 653 360
a. Assessment of income tax	8 028 433
10. Profit before amendments	33 624 927
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
11. Net profit (loss)	33 624 927

Chairman of the Management Board

I.A. Abdukakhorov

Acting Chief Accountant

R.R. Khodjaev

Head of Treasury Department

D.M. Sadirov