

**QUARTERLY REPORT
for the nine months 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	755 917 168
	2. Due from the Central Bank of the Republic of Uzbekistan	594 715 606
	3. Due from other banks	425 667 857
	4. Purchase and sale accounts	
	a. Securities	1 359 450 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	- 9 953 715
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	1 349 496 285
	5. a. Investments	10 913 821
	b. Less: Provision for possible losses on investments	10 500 000
	c. Investments, net	413 821
	6. Securities purchased under agreement with redemption	703 967 138

	7. Loans and leasing operations	
	a. Gross loans and leasing operations	
	b. Leasing operations, Gross	
	c. Less: Provision for possible losses on loans and leasing	53 743 426
	d. Loans and leasing operations, net	3 692 442 337
	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	319 790 609
	11. Total accrued interest and non-interest income, net	120 627 586
	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	41 001 150
	d. Net, other own property of the bank	73 007 100
	13. Other assets	284 649 134
	14. Total assets	8 320 694 641
	Liabilities and shareholders' equity	
	Liabilities	
	15. Demand deposits	3 015 001 095
	16. Savings deposits	1 330 380 694
	17. Fixed deposits	1 881 791 717
	18. Due to the Central Bank of Uzbekistan	224 613
	19. Due to other banks	300 050 022
	20. Securities sold under agreement with subsequent redemption	
	21. Loans and leasing operations due	507 629 943
	22. Subordinated debt liabilities	
	23. Accrued interest payable	19 145 141
	24. Other liabilities	183 285 198
	25. Total liabilities	7 237 508 423
	Equity capital	
	26. Registered share capital	860 280 318
	A. Shares - Ordinary	860 280 318
	B. Shares - Preferred	
	27. Added capital	4 014 492
	28. Reserve capital	64 153 216
	a. General reserve fund	57 519 887
	b. Reserves created on standart assets	
	c. Reserve on devaluation	
	d. Other reserves and funds	6 633 329
	29. Retained earnings	154 738 192
	30. Total Equity capital	1 083 186 218
	31. Total liabilities and equity capital	8 320 694 641
6.	PROFIT AND LOSS STATEMENT	
	Categories	UZS thousand
	1. Interest income	

a. Interest income on accounts in the Central Bank of Uzbekistan	14 186 849
b. Interest income on the accounts in other banks	47 507 566
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	91 758 944
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	610 345 241
i. Interest income under agreements on purchase of securities with redemption	20 633 363
j. Other interest income	12 658 769
k. Total interest income	797 090 732
2. Interest expenses	
a. Interest expenses on demand deposits	2 331 543
b. Interest expense on savings deposits	69 789 670
c. Interest expense on fixed deposits	241 552 999
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	18 824 094
f. Total interest expense on deposits	332 498 305
g. Interest expenses on loans payable	27 320 241
h. Interest expense on agreements for the sale of securities with subsequent repurchase	
i. Other interest expense	6 599 399
j. Total interest expense on loans	33 919 640
k. Total interest expense	366 417 945
3. Net interest income before assessment of possible losses on assets	430 672 787
a. Less: Assessment of possible losses on assets	117 259 008
b. Net interest income after assessment of possible losses on loans and leasing	313 413 779
4. Interest-free income	
a. Income from commissions and fees for services	361 119 043
b. Profit in foreign currency	234 612 851
c. Profit from commercial operations	
d. Profit and dividends from investments	6 790 637
e. Other interest-free income	141 840 374
e. Total interest-free income	744 362 905
5. Interest-free expenses	
a. Commission expenses and expenses for services	245 275 706
b. Losses in foreign currency	78 323 385

c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	923 761
f. Total interest-free expenses	324 522 852
6. Net income before operating expenses	733 253 832
7. Operating expenses	
a. Salaries and other expenses for employees	195 067 288
b. Rent and maintenance	29 101 456
c. Business trip and transport expenses	3 699 053
d. Administrative expenses	14 575 981
e. Representation and charity	13 269 687
f. Depreciation expenses	34 672 588
g. Insurance, taxes and other expenses	8 005 936
h. Total operating expenses	298 391 989
8. Assessment of non-credit losses	
9. Net profit before taxes and other adjustments	434 861 843
a. Assessment of income tax	69 832 208
10. Profit before amendments	365 029 635
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
	365 029 635
11. Net profit (loss)	434 861 843

Chairman of the Management Board

Umidjon Abduazimov

Acting Chief Accountant

Kurbanov Umar

Head of Treasury Department

Ikhtiyor Boltaev