

**QUARTERLY REPORT  
for the nine months of 2024**

<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	674 286 229
	2. Due from the Central Bank of the Republic of Uzbekistan	895 773 516
	3. Due from other banks	679 482 150
	4. Purchase and sale accounts	
	a. Securities	884 061 000
	b. Precious metals, coins, stones	
	c. Discount and premiums on securities	-34 070 025
	d. Less: Provision for possible losses on purchase and sale accounts	
	e. Purchase and sale accounts, net	849 990 975
	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	3 746 082 662
b. Leasing operations, Gross	
c. Less: Provision for possible losses on loans and leasing	58 189 201
d. Loans and leasing operations, net	3 687 893 461
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	148 178 802
11. Total accrued interest and non-interest income, net	74 158 853
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	51 651 935
13. Other assets	406 514 795
<b>14. Total assets</b>	<b>7 479 548 287</b>
<b>Liabilities and shareholders' equity</b>	
<b>Liabilities</b>	
15. Demand deposits	2 502 651 383
16. Savings deposits	
17. Fixed deposits	3 140 731 807
18. Due to the Central Bank of Uzbekistan	4 058 379
19. Due to other banks	388 867
20. Securities sold under agreement with subsequent redemption	
21. Loans and leasing operations due	514 085 601
22. Subordinated debt liabilities	
23. Accrued interest payable	18 314 414
24. Other liabilities	149 979 903
<b>25. Total liabilities</b>	<b>6 330 210 354</b>
<b>Equity capital</b>	
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	64 599 393
a. General reserve fund	57 519 887
b. Reserves created on standart assets	
c. Reserve on devaluation	
d. Other reserves and funds	7 079 506

29. Retained earnings	546 962 186
<b>30. Total Equity capital</b>	<b>1 152 352 494</b>
<b>31. Total liabilities and equity capital</b>	<b>7 482 562 848</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	3 518 082
b. Interest income on the accounts in other banks	52 173 850
c. Interest income on the purchased promissory notes	
d. Interest income on investments	
e. Interest income on accounts of purchase and sale of securities	79 747 328
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	553 385 411
i. Interest income under agreements on purchase of securities with redemption	2 580 996
j. Other interest income	13 563 242
<b>k. Total interest income</b>	<b>704 968 909</b>
<b>2. Interest expenses</b>	
a. Interest expenses on demand deposits	395 671
b. Interest expense on savings deposits	
c. Interest expense on fixed deposits	325 413 341
d. Interest expense on accounts payable to the Central Bank of Uzbekistan	
e. Interest expense on accounts payable to other banks	11 368 429
<b>f. Total interest expense on deposits</b>	<b>337 177 441</b>
g. Interest expenses on loans payable	30 033 486
h. Interest expense on agreements for the sale of securities with subsequent repurchase	14 692 858
i. Other interest expense	6 709 789
<b>j. Total interest expense on loans</b>	<b>51 436 133</b>
<b>k. Total interest expense</b>	<b>388 613 574</b>
<b>3. Net interest income before assessment of possible losses on assets</b>	<b>316 355 335</b>
a. Less: Assessment of possible losses on assets	74 731 900
<b>b. Net interest income after assessment of possible losses on loans and leasing</b>	<b>241 623 435</b>
<b>4. Interest-free income</b>	
a. Income from commissions and fees for services	278 328 701

b. Profit in foreign currency	281 530 203
c. Profit from commercial operations	
d. Profit and dividends from investments	1 628 810
e. Other interest-free income	114 255 821
<b>e. Total interest-free income</b>	<b>675 743 535</b>
<b>5. Interest-free expenses</b>	
a. Commission expenses and expenses for services	195 241 933
b. Losses in foreign currency	123 690 069
c. Losses on purchase and sales accounts	
d. Losses on investments	
e. Other interest-free expenses	611 526
<b>f. Total interest-free expenses</b>	<b>319 543 528</b>
<b>6. Net income before operating expenses</b>	<b>597 823 442</b>
<b>7. Operating expenses</b>	
a. Salaries and other expenses for employees	151 969 927
b. Rent and maintenance	24 816 536
c. Business trip and transport expenses	2 313 583
d. Administrative expenses	12 646 811
e. Representation and charity	10 293 191
f. Depreciation expenses	25 104 472
g. Insurance, taxes and other expenses	6 472 660
<b>h. Total operating expenses</b>	<b>233 617 180</b>
<b>8. Assessment of non-credit losses</b>	
<b>9. Net profit before taxes and other adjustments</b>	<b>364 206 262</b>
a. Assessment of income tax	56 760 297
<b>10. Profit before amendments</b>	<b>307 445 965</b>
a. Unforeseen income or loss, net	
b. Other adjustments to profit, net	
<b>11. Net profit (loss)</b>	<b>307 445 965</b>

Chairman of the Management Board

Umidjon Abduazimov

Chief Accountant

Ravshanjon Khodjaev

Head of Treasury Department

Ikhtiyor Boltaev