



ASIA ALLIANCE BANK

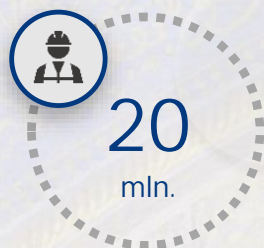
2023



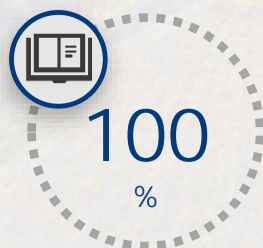
Key data for Uzbekistan



Average age



Labor force



Literacy level



Languages

Uzbek - official language
Russian - widely used
English - increasingly popular



Political system

Presidential Multi-Party
Democratic Republic



448,9k km²

Area



36 mln.

Population



Uzbekistan has a hub
position in the middle
of Central Asia



Developed
infrastructure



~50%

Urbanization rate

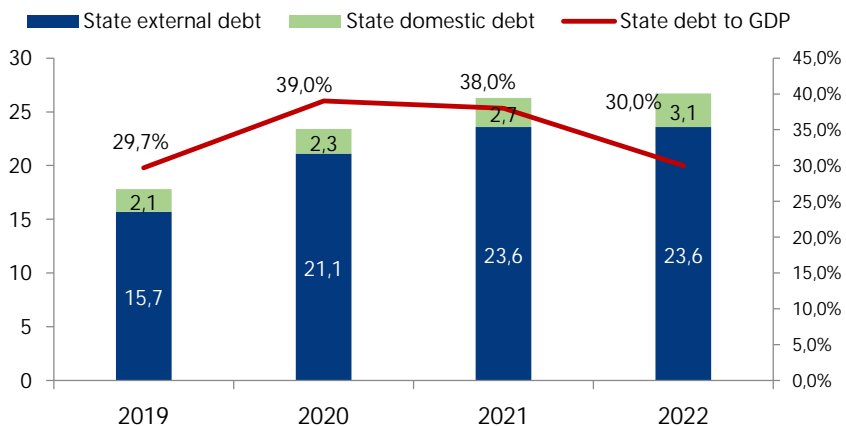


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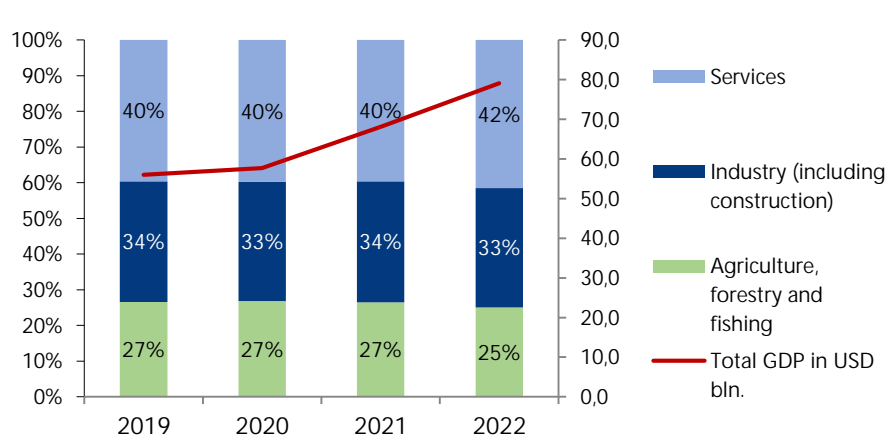
International airports

Macroeconomic environment

Total State debt to GDP in USD bln. / (%)



GDP volume and its structure in USD bln. / (%)



Fitch Sovereign ratings of regional countries

Kazakhstan	BBB/Stable	as of May, 2023
Azerbaijan	BB+/Positive	as of March, 2023
Georgia	BB/Positive	as of July, 2023
Uzbekistan	BB-/Stable	as of March, 2023
Turkmenistan	B+/Positive	as of August, 2023

Banking sector as of 01.07.2023 in USD bln. / (%)

Indicator name	Total	of which		Annual nominal growth
		In foreign currency	Share	
Assets	50,2	22,3	44%	16%
Loans	36,8	16,8	46%	23%
Deposits	17,6	5,5	31%	10%
Capital	7,5	0,3	0,4%	15%

ASIA ALLIANCE BANK



Established in
2009

Cumulative capital
\$57mIn

Authorized capital
\$34 mIn

Staff
750

Moody's Rating
B2 Stable

Client base
408,000 & **15,000**
Retail Corporates

Correspondent Network



Auditors



Awards



The Best Bank in Uzbekistan in 2016 & 2018



Uzbekistan's the Best SME Bank in 2022 & 2021



Bank of the Year in Uzbekistan in 2016, 2017, 2019, 2021



The Best SME Bank in 2022
The Best Trade Finance Provider in Uzbekistan in 2016-2018
The Best Bank in Uzbekistan in 2014-2020



The Best SME Financing Bank in 2020



THOMSON REUTERS®

The most innovative bank of Uzbekistan in 2018

ASIA ALLIANCE BANK

As a reliable financial partner, the Bank achieved a noble reputation and an extensive experience in serving global corporates and cooperation with international financial institutions.

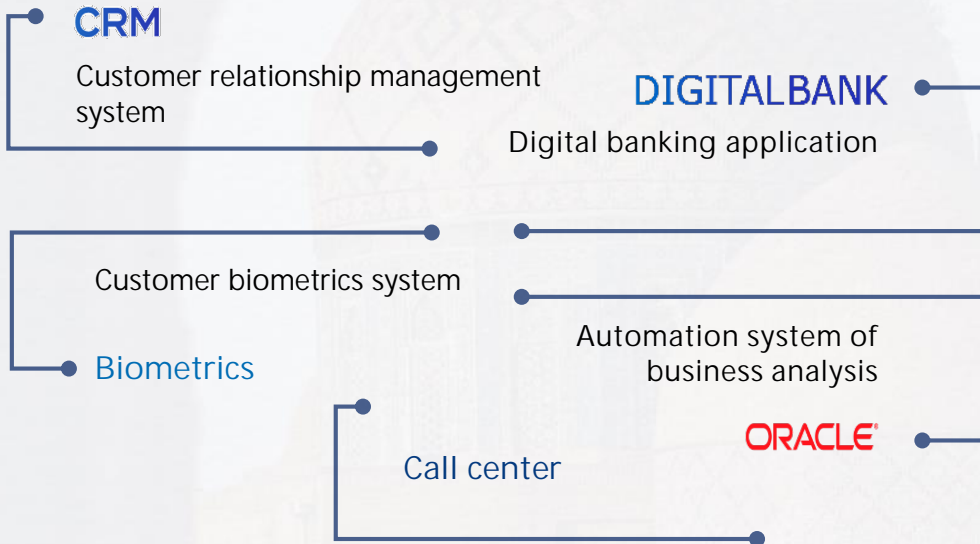
The main competitive advantages

- Perspective corporate client base, consisting of the leading enterprises and representative offices of foreign companies



- High quality of Asset Management and an effective system of Risk Management
- Experience in start-up launching (CLICK project - non-cash payments system, turnover in 2Q 2023 was \$1 472 mln)
- Primary Dealer in State Securities Market
- Digital Banking

Digitalization

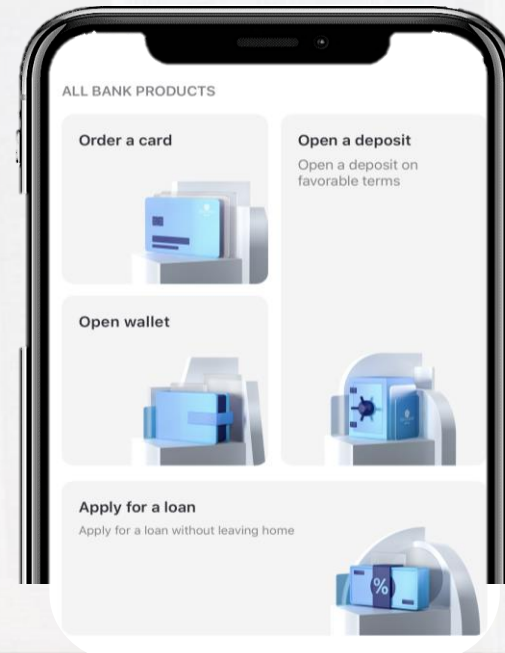


One of the successful implemented projects in 2021-2022 is the **Digital Banking Platform**. Digital Banking Platform – is the system designed to attract new customers and ensure their loyalty through remote channels. It allows to process the requests of clients from multiple channels along with 24/7 customer transactions with creating unique banking service for individuals.

Mobile application Alliance

Advantages of new application Alliance

- Technological system that speed up the work process
- Modern and convenient design
- Wide functionality (remote identification, online lending and insurance, customizable deposit Constructor and etc.)



ESG & Sustainable Finance



2022

01

- ESG initiative as a strategic goal
- Negotiations with leading experts in implementation of ESG

2023-2024

02

- Raiffeisen Bank International is ESG advisor
- Comply with ESG disclosure requirements
- ESG Finance Policy development

2023-2024

03

- Comply with ESG regulations and manage reputational risk
- Enhance stakeholders' and customers' awareness of ESG matters
- Increase efficiency of business operations through ESG initiatives

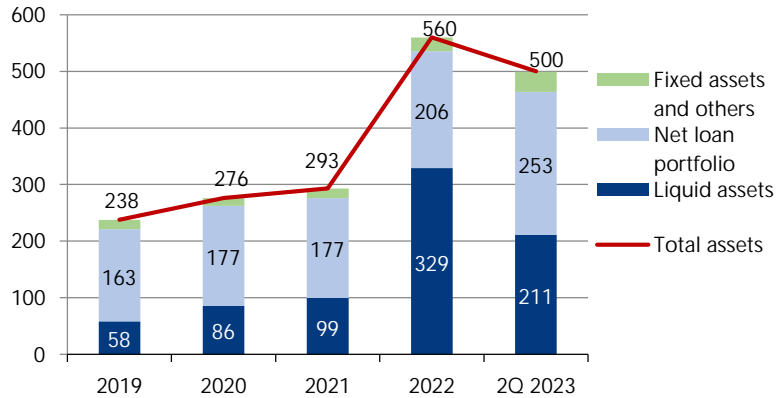
2025

04

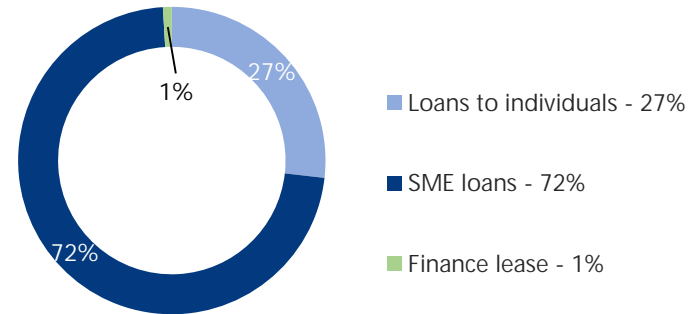
- Integrate ESG issues into core business strategies
- Achieve a leading position in driving purposeful business

Financial Performance (1/2)

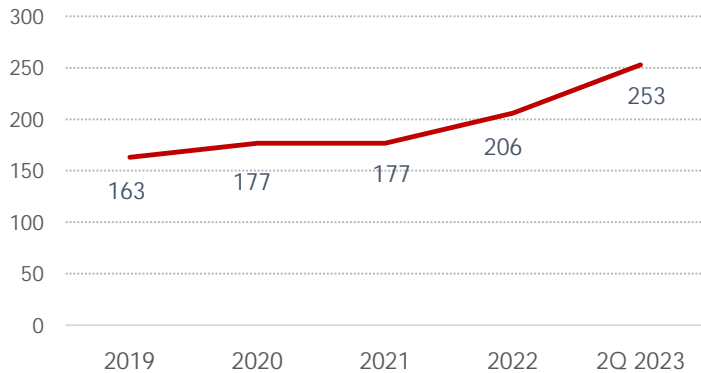
Assets in USD, mln.



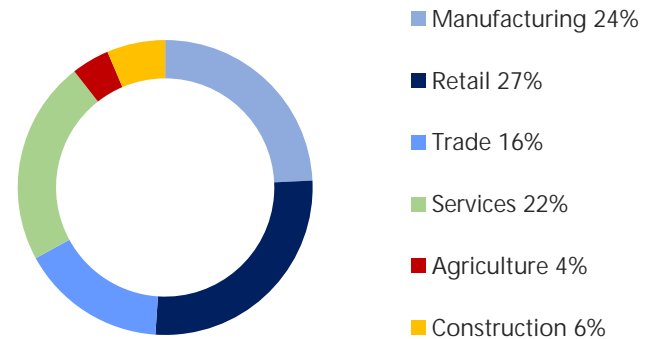
Loan portfolio by clients as of 01.07.2023



Loan portfolio in USD, mln.

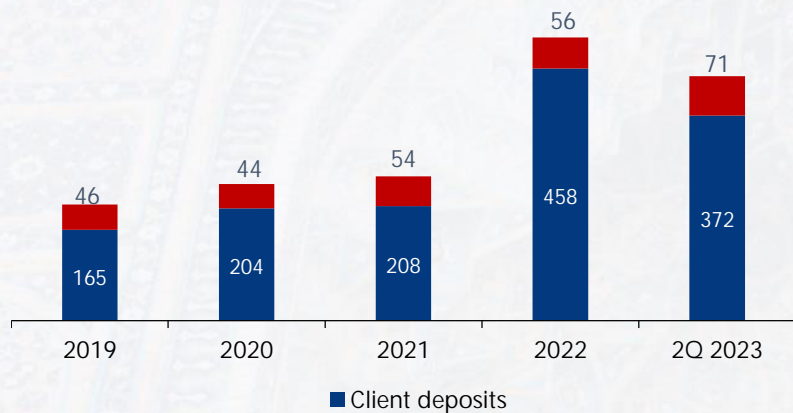


Loan portfolio by sectors as of 01.07.2023

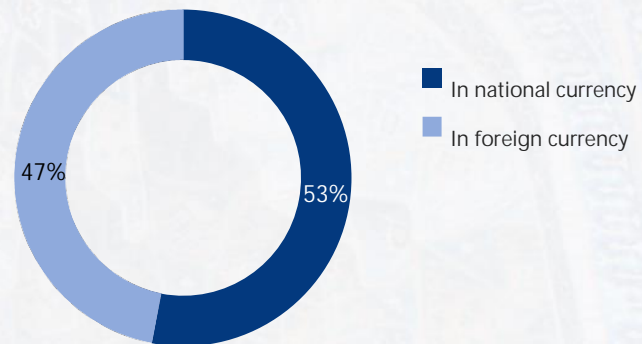


Financial Performance (2/2)

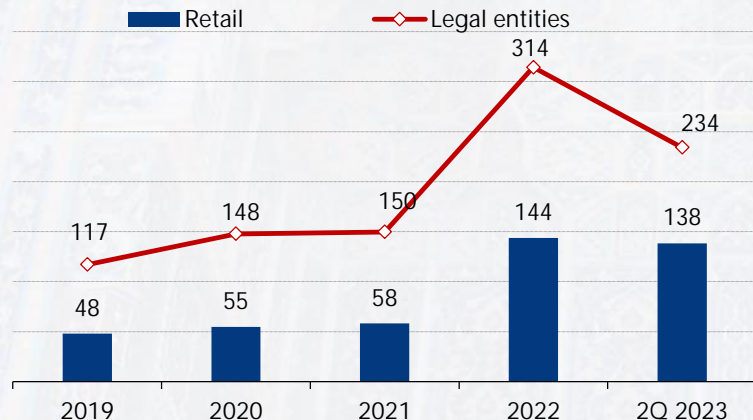
Liabilities in USD, mln.



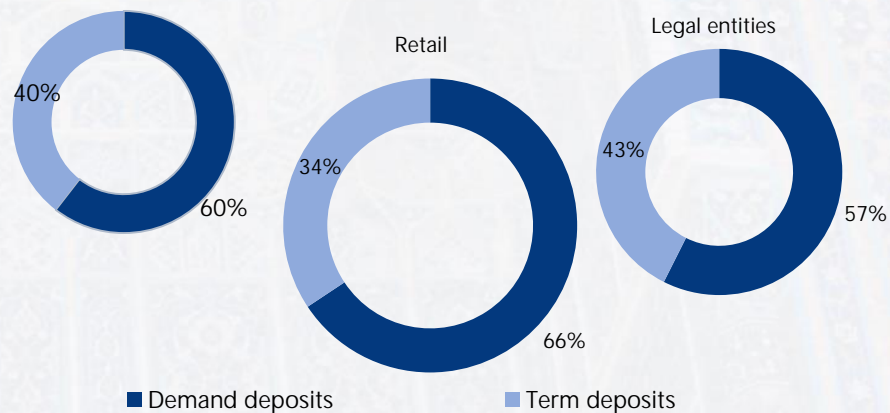
Liabilities structure as of 01.07.2023



Deposits in USD, mln.

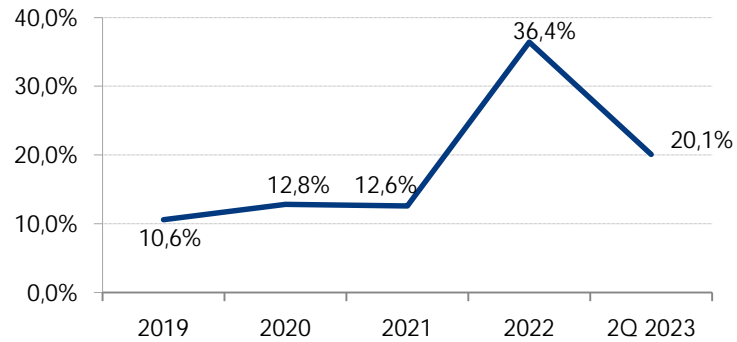


Deposit structure as of 01.07.2023

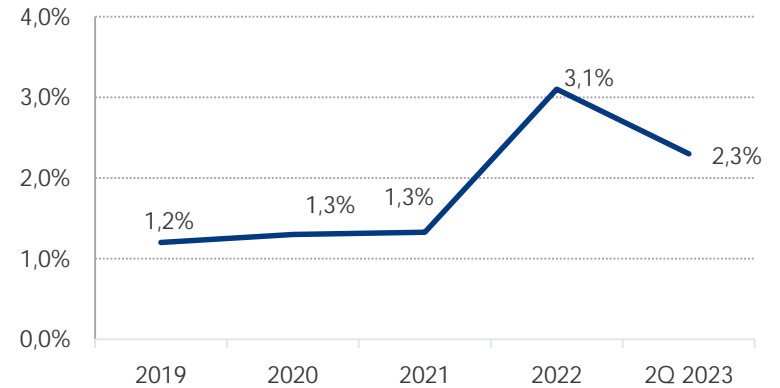


Key performance ratios

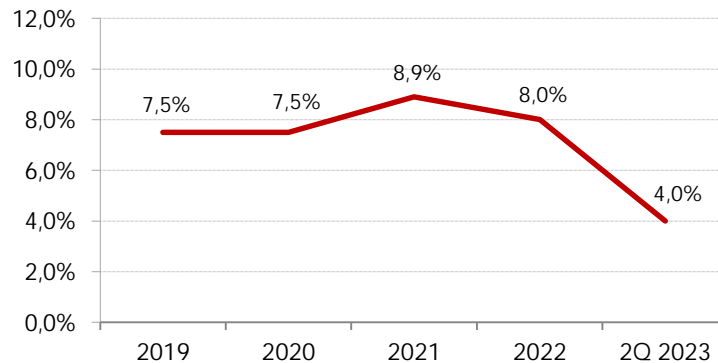
ROE



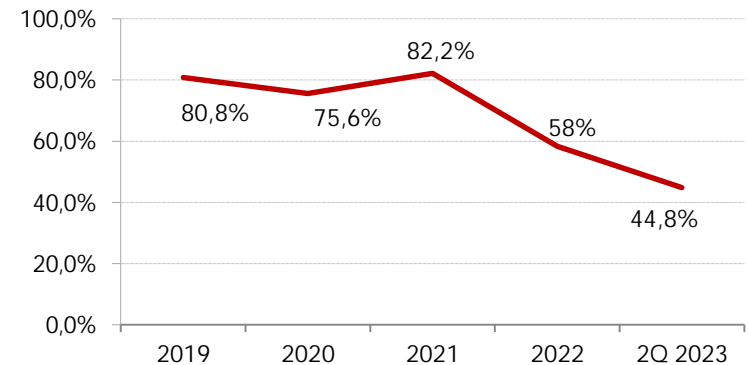
ROA



Net interest margin

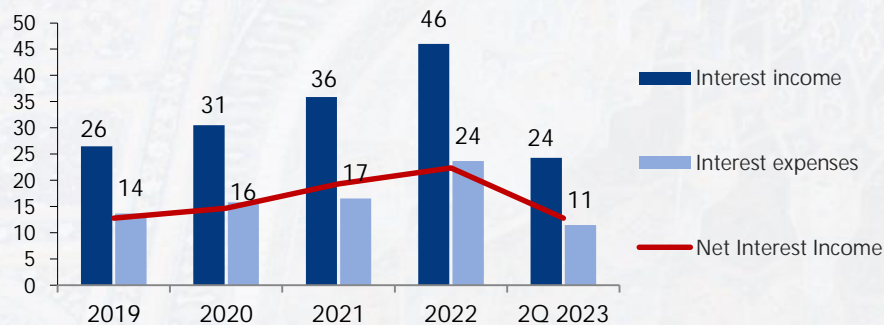


Cost/income

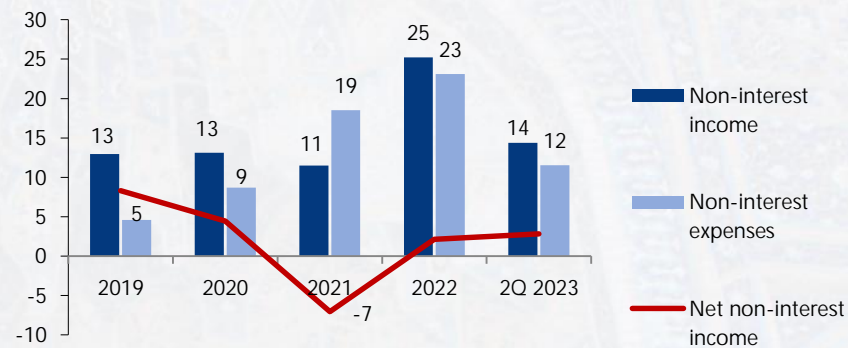


Key profit drivers

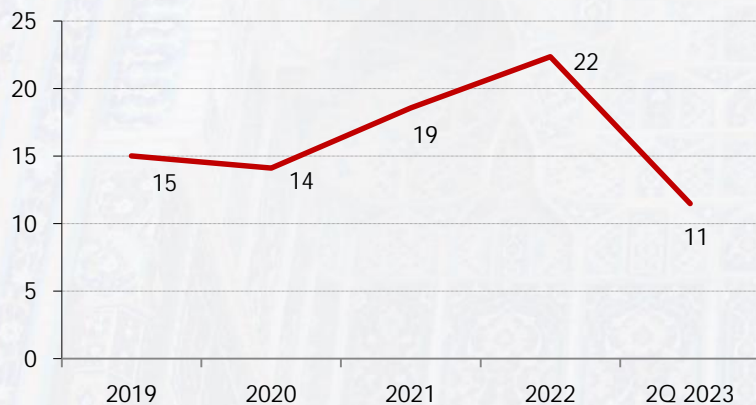
Net interest income in USD, mln.



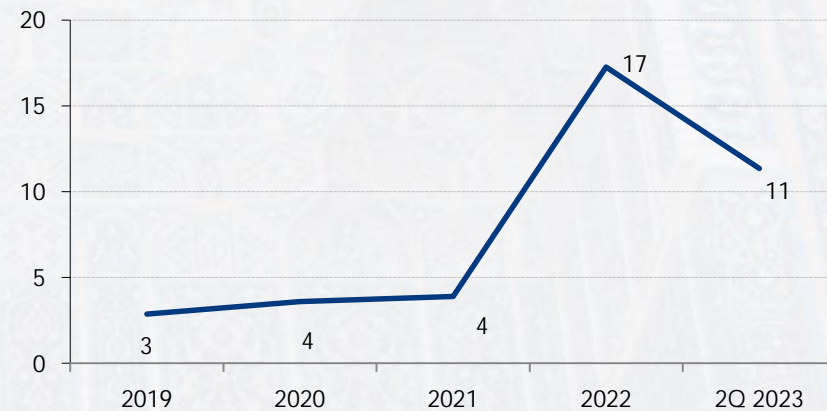
Net non-interest income in USD, mln.



Operational expenses in USD, mln.

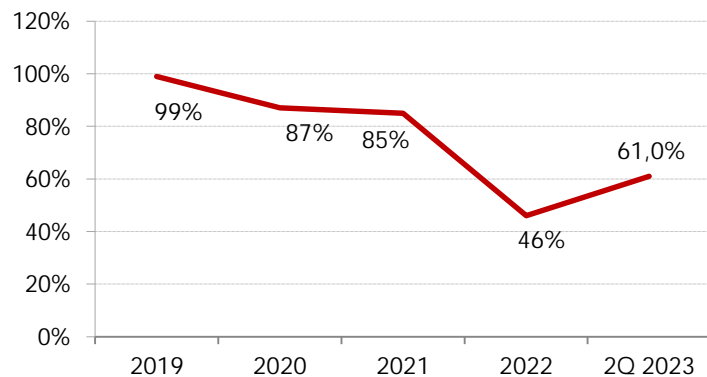


Net profit in USD, mln.

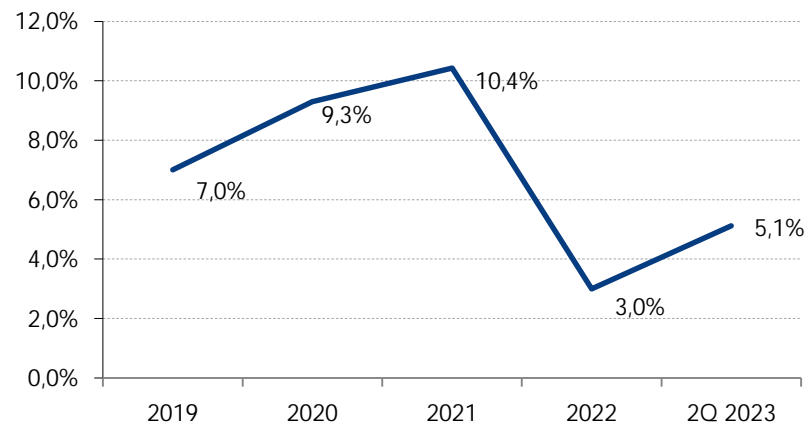


Liquidity position and risk profile

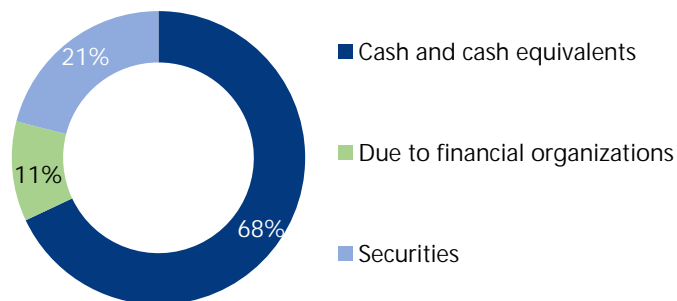
Loans/deposits (in USD, mln)



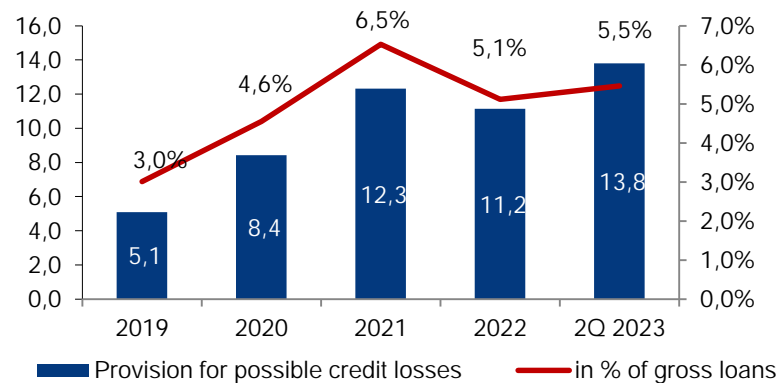
NPL, %



Liquid assets breakdown as of 01.07.2023

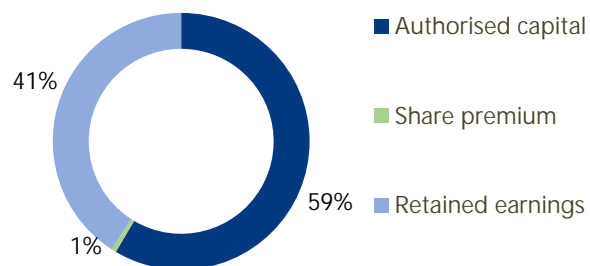


Provisions in USD, mln.

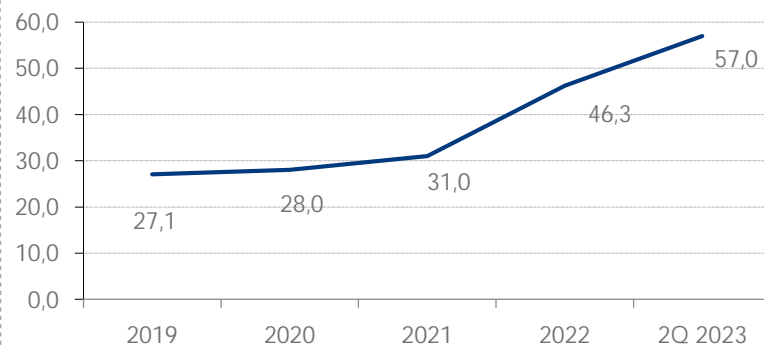


Capital adequacy and key ratios

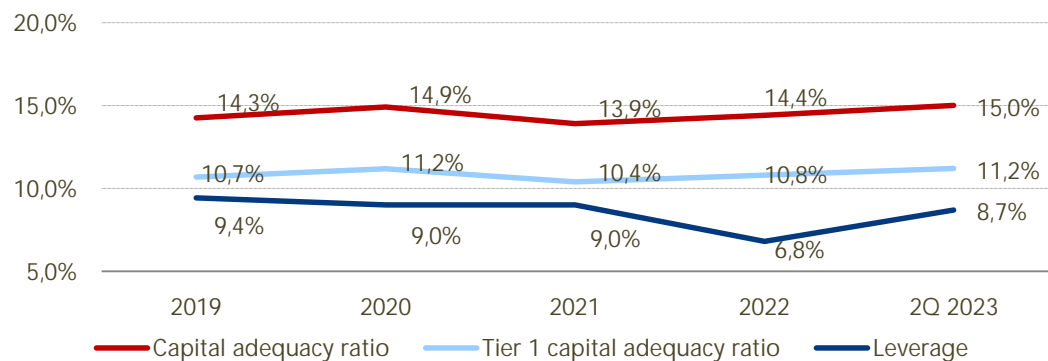
Equity as of 01.07.2023 in USD, mIn.



Equity dynamics in USD, mIn.



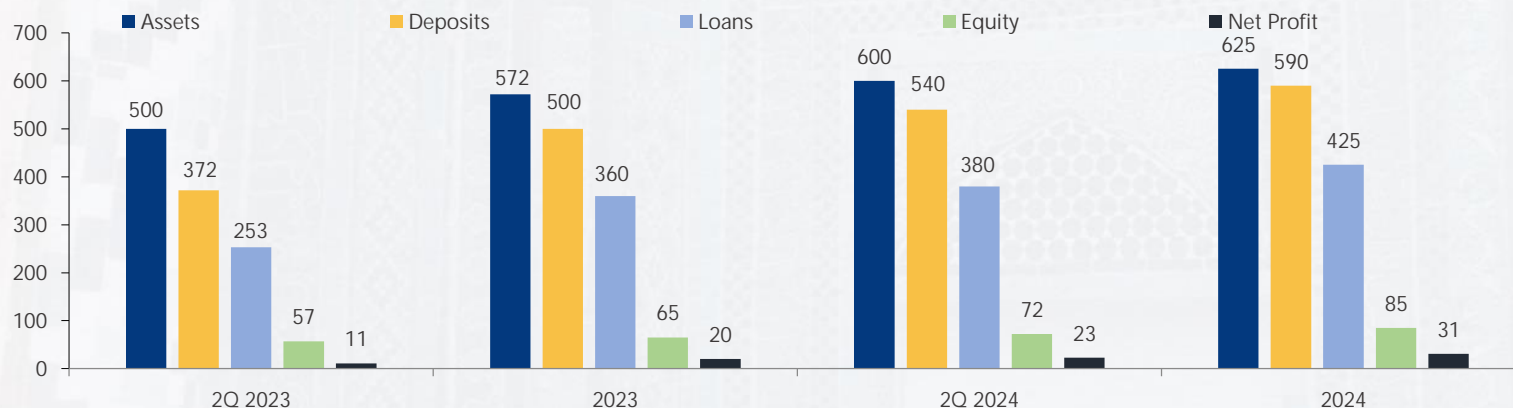
Capital adequacy ratios



Key strategic goals

- Strengthening leading position in the market, and positioning as a main bank for multi-national and foreign companies.
- Banking infrastructure development and expansion over the country, as well as improvement of business processes.
- Expanding of business cooperation with foreign financial institutions and investors. Being a primer bank for a new investors with FDI in Uzbekistan.
- 35% annual growth of total income.

Main strategic indicator in USD, mln.



Team of presentation



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