ASIA ALLIANCE
BANK

2025

ASIA ALLIANCE BANK

Key indicators

MOODY'S

USD 85,0 mln	B2 positive
Cumulative capital	International credit rating
USD 51,0 mln	800
Authorized capital	Staff

Client base

450 000	17 400
Retail	Corporates

9 Branches
29 Minibanks

Auditors

pwc	EY	Deloitte.
2014-2016	2017, 2021-2024	2018-2020

Awards

EUROMONEY

The Best Bank in Uzbekistan in 2016 & 2018, 2024
Best Bank providing private Banking in Uzbekistan 2024

ASIAMONEY

Uzbekistan's the Best SME Bank in 2022 & 2021

GLOBAL FINANCE

The Best SME Bank in 2022 and 2023
The Best Trade Finance Provider in Uzbekistan in 2016-2018
The Best Bank in Uzbekistan in 2014-2020, 2024

ADB TFP TRADE FINANCE PROGRAM

The Best SME Financing Bank in 2020

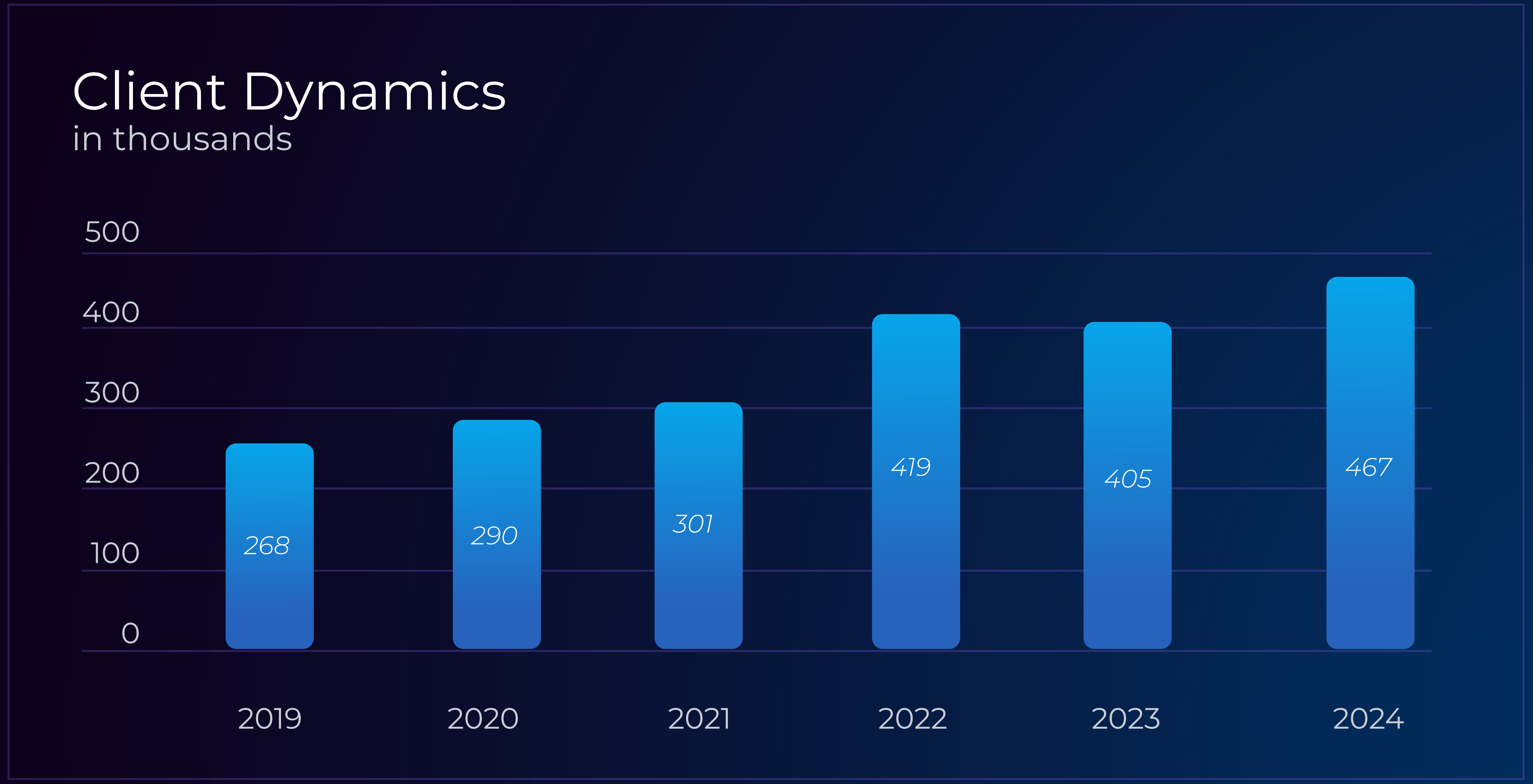
THE BANKER

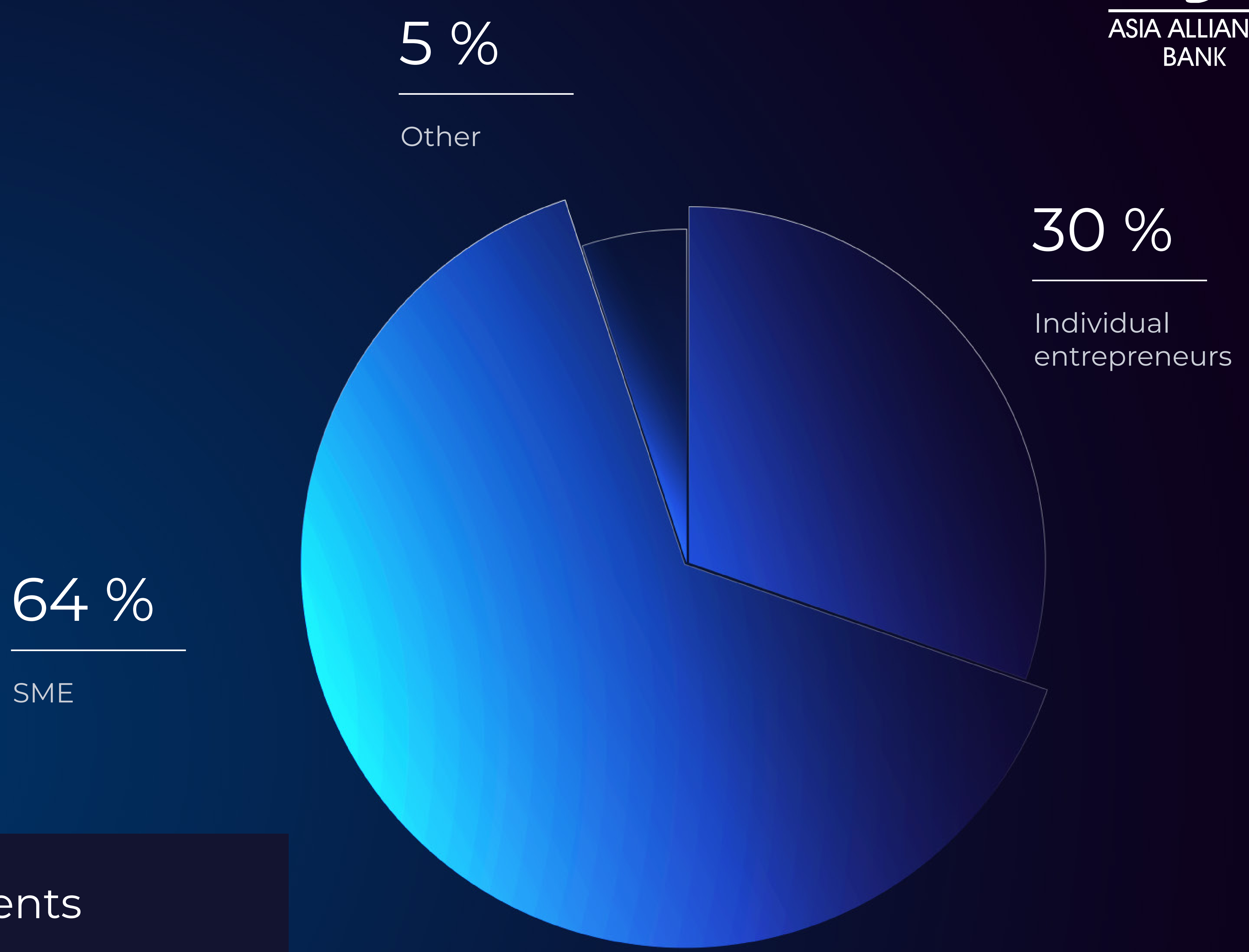
Bank of the Year in Uzbekistan in 2016, 2017, 2019, 2021

THOMSON REUTERS

The most innovative bank of Uzbekistan in 2018

Client base


Client Dynamics
in thousands
500
400
300
200
100
0
268
290
301
419
405
467
2019
2020
2021
2022
2023
2024


5 %
Other
30 %
Individual entrepreneurs
64 %
SME


Dynamics of retail clients
in thousands
500
400
300
200
100
0
258
279
289
405
389
450
2019
2020
2021
2022
2023
2024


Dynamics of corporate clients
in thousands
20,0
15,0
10,0
5,0
0
10,2
11,5
12,3
14,3
15,9
17,4
2019
2020
2021
2022
2023
2024

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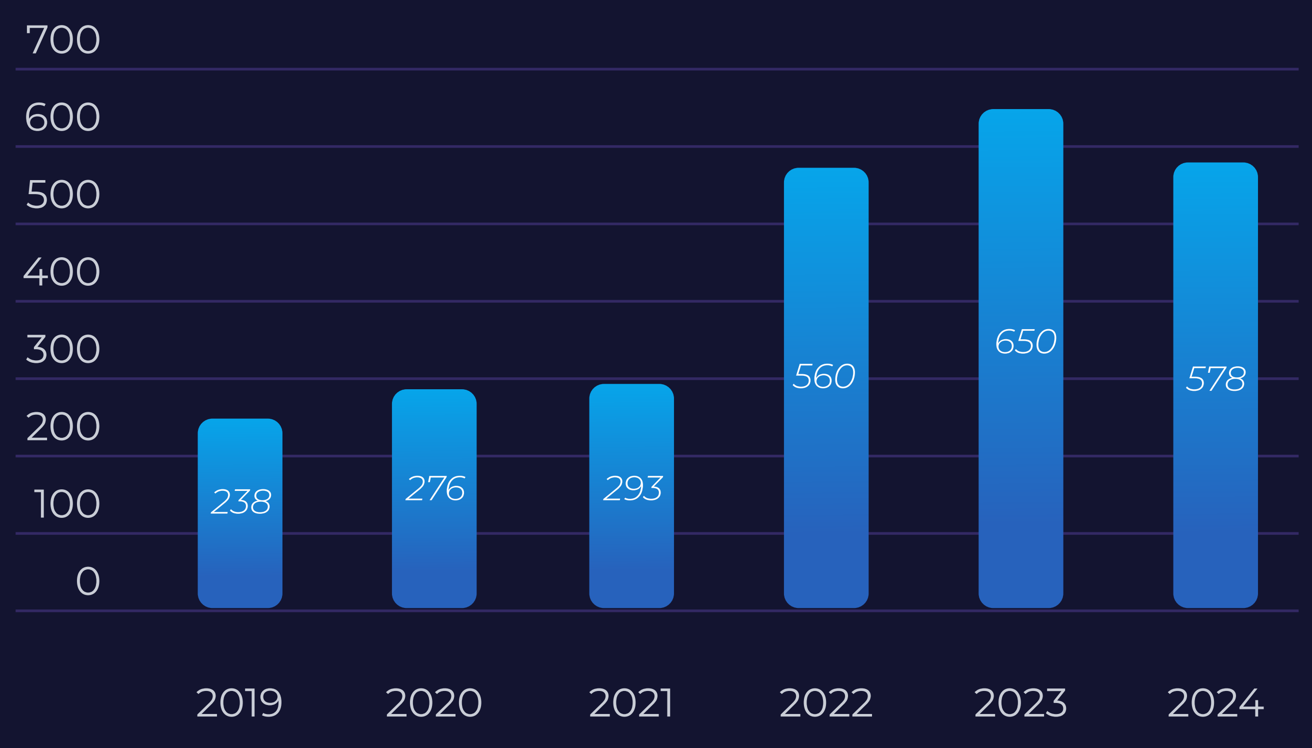
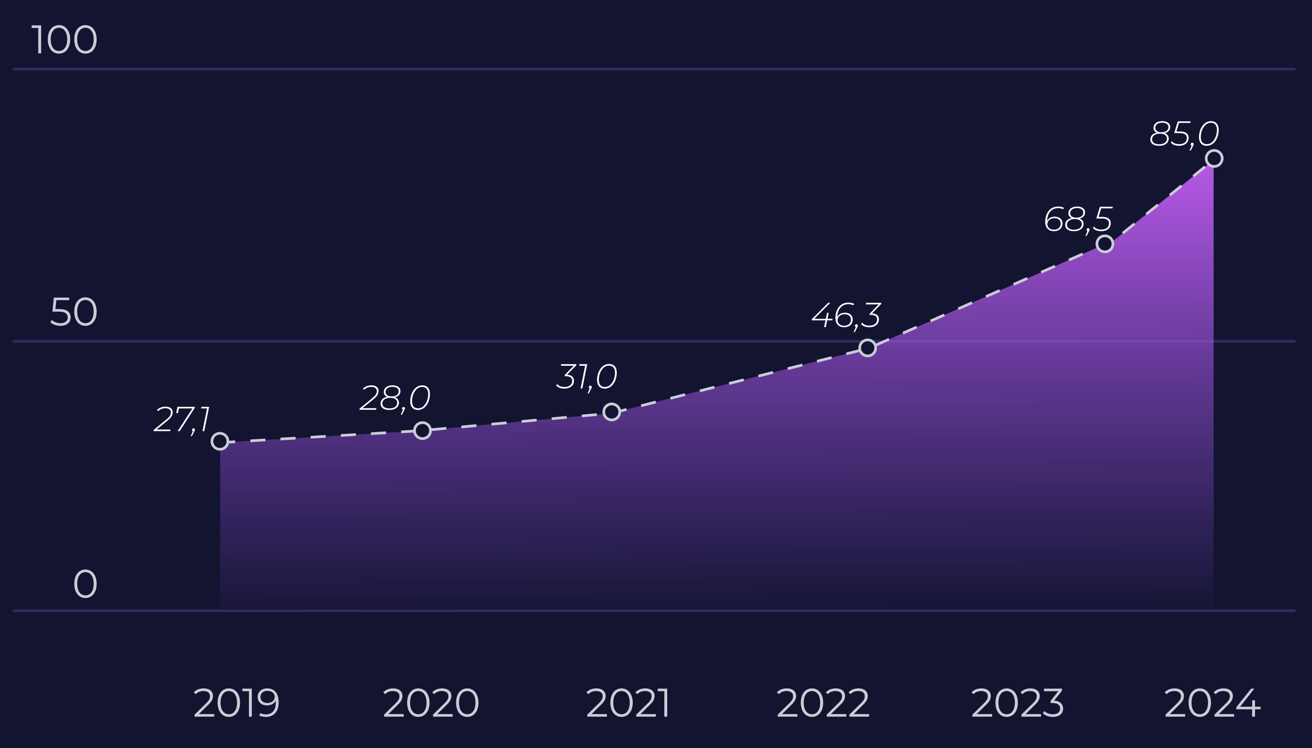
Financial Performance *in USD, mln.*

Assets

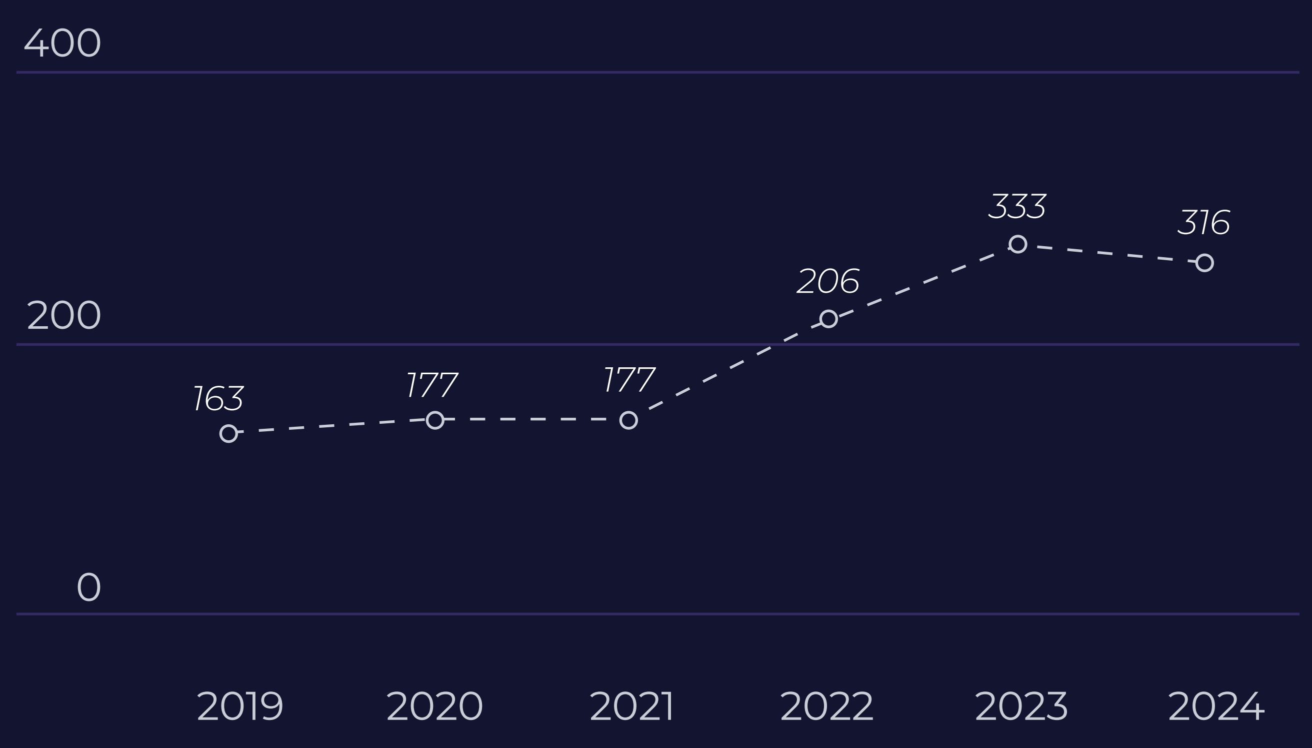


Liabilities

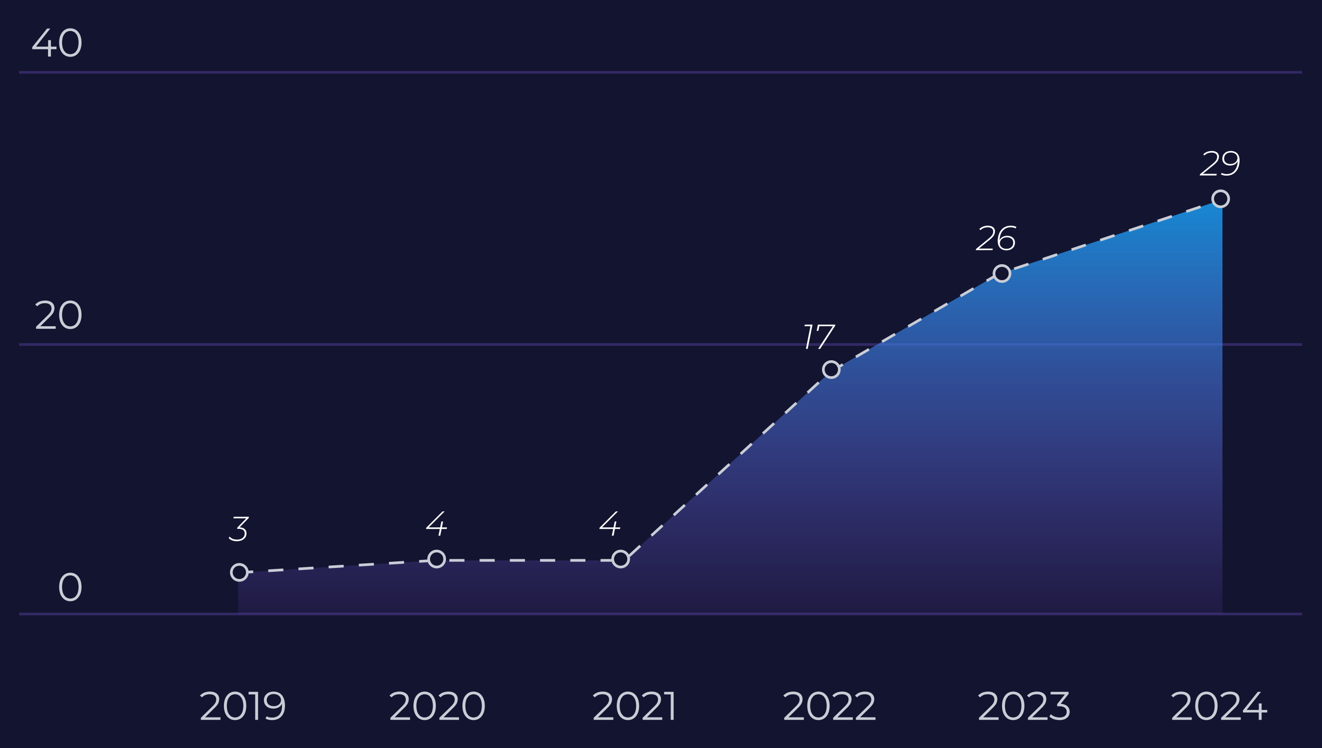
Equity dynamics



Loan portfolio



Net profit



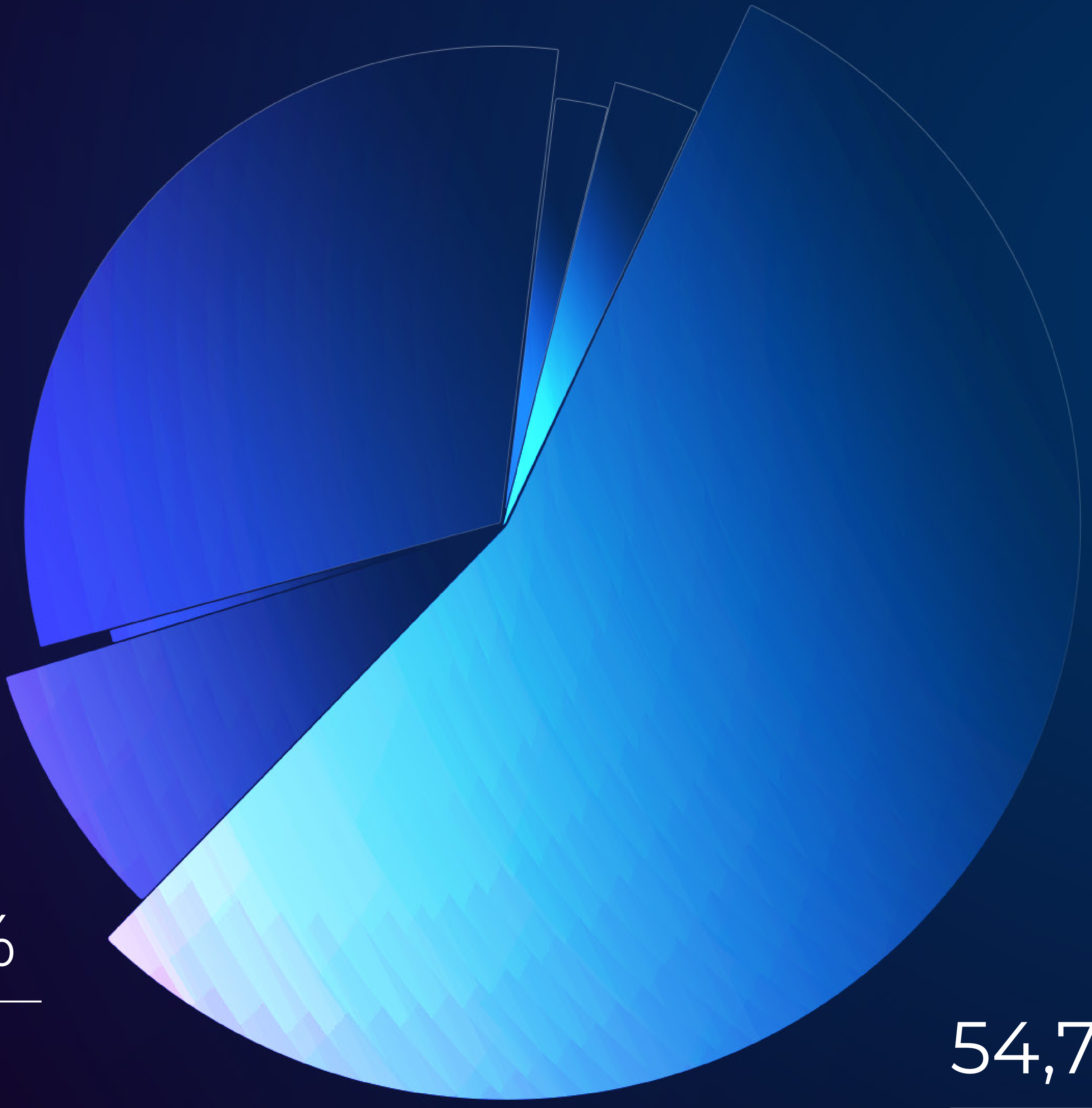
Key performance index

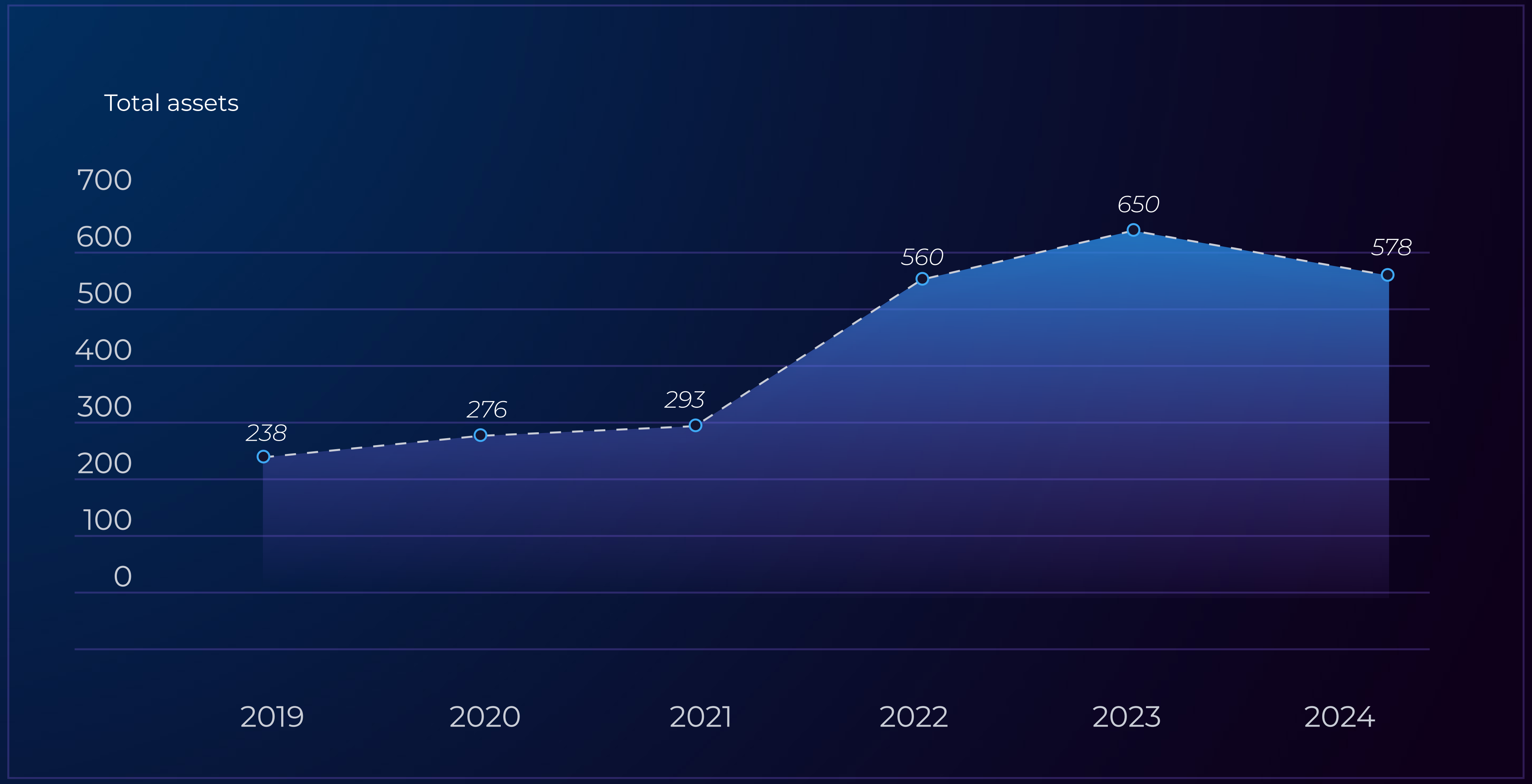
34 % ROE	5 % ROA	1,1 %* NPL
17 % CAR *CB requirement - 13%*	308 % LCR *CB requirement - 100%*	118 % NSFR *CB requirement - 100%*

as of 01.04.2025 in accordance with NFRS

Bank assets *in USD, mln.*

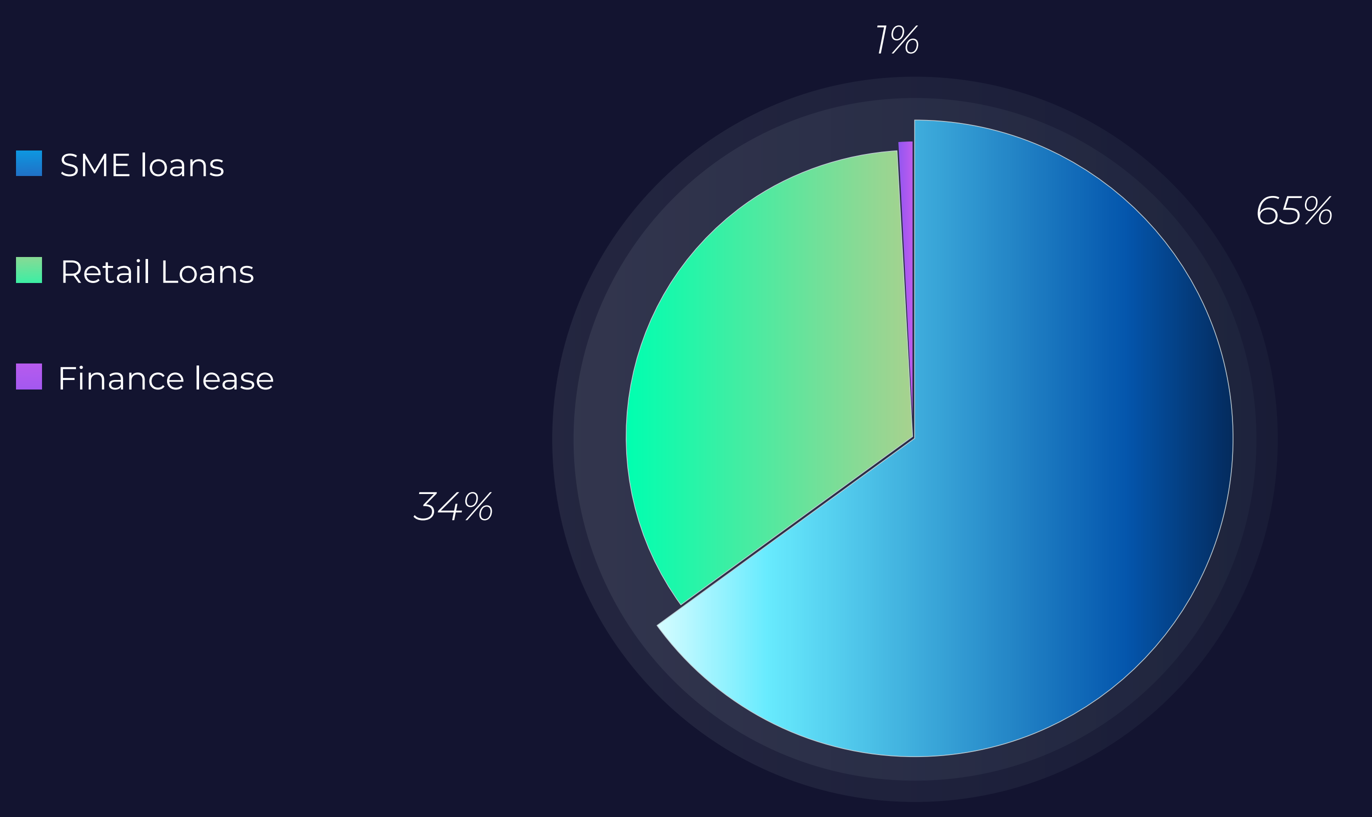
Asset structure



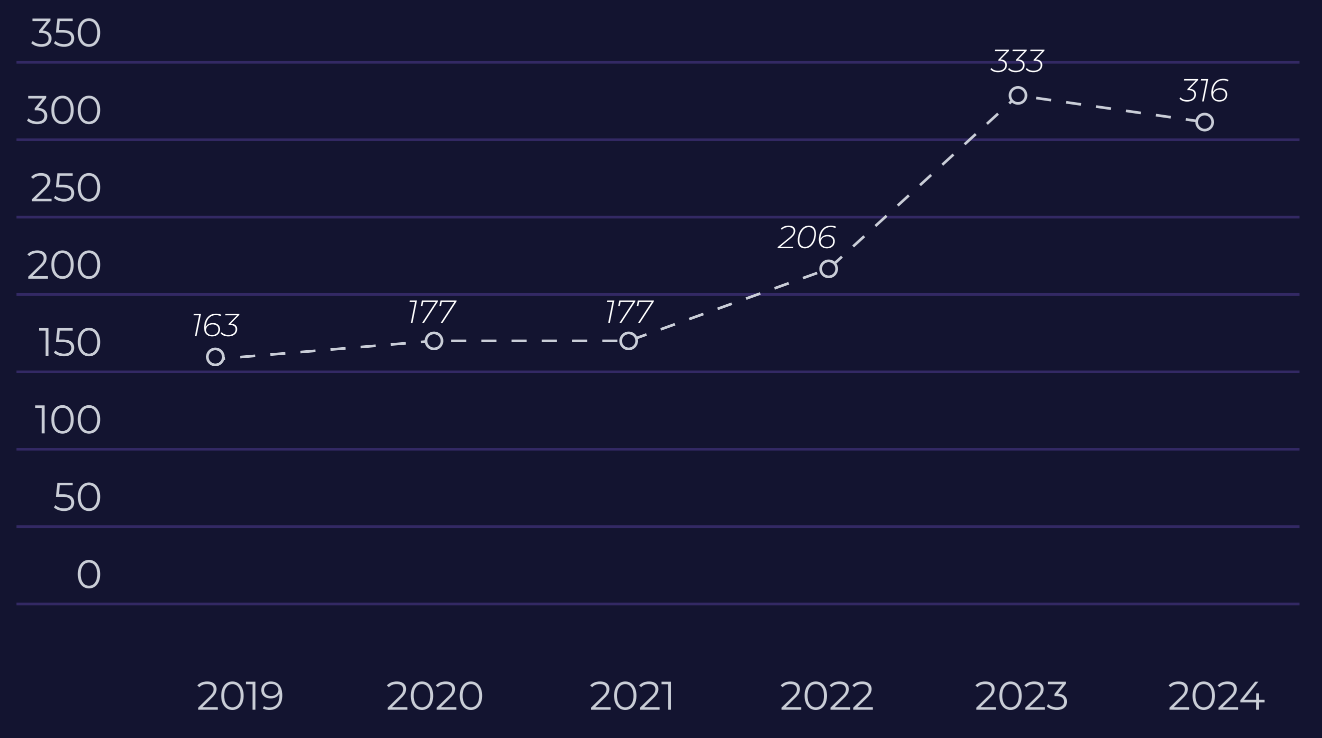


Loan portfolio diversification

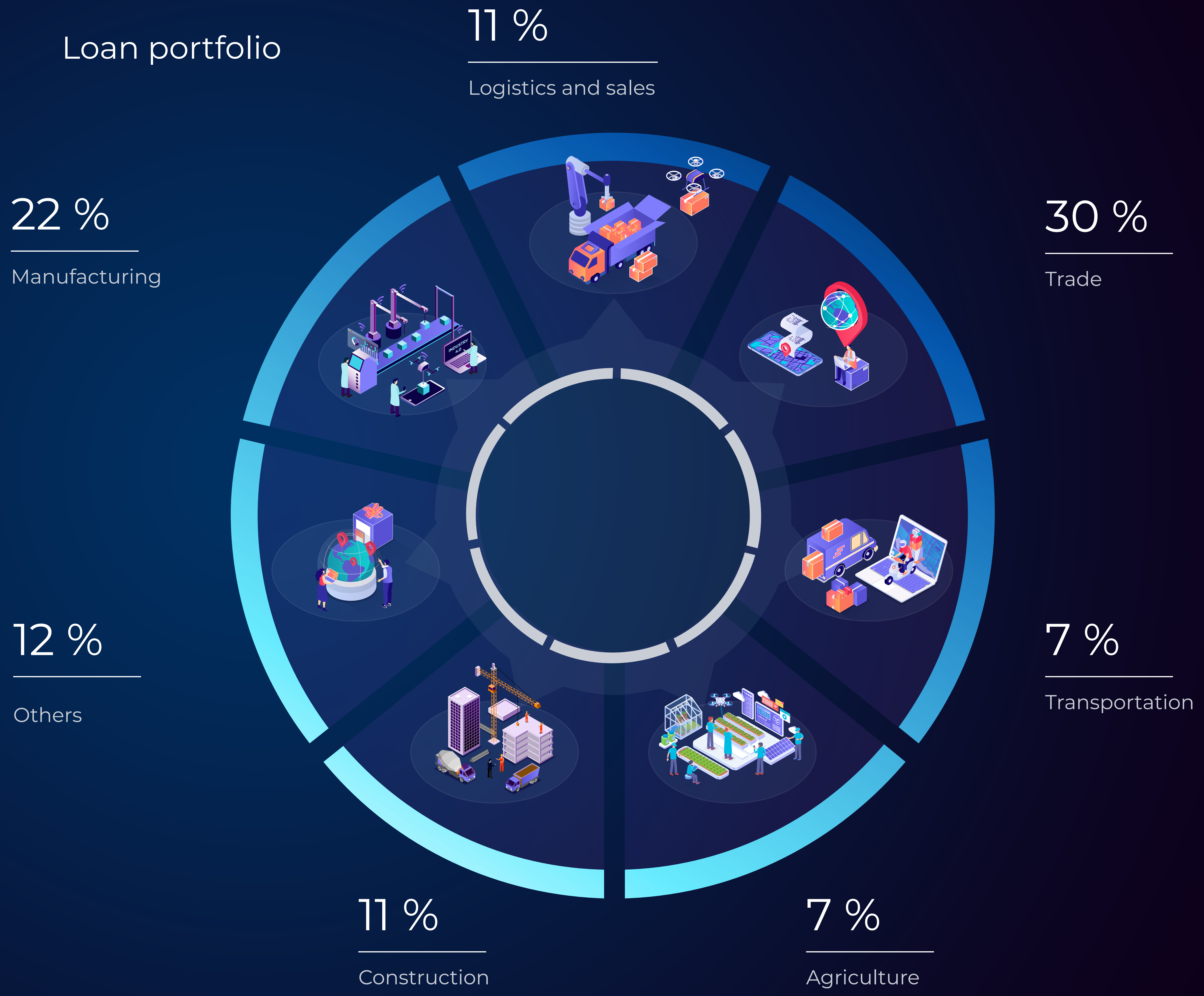
Loan portfolio by clients



Loan portfolio
in USD, mln.



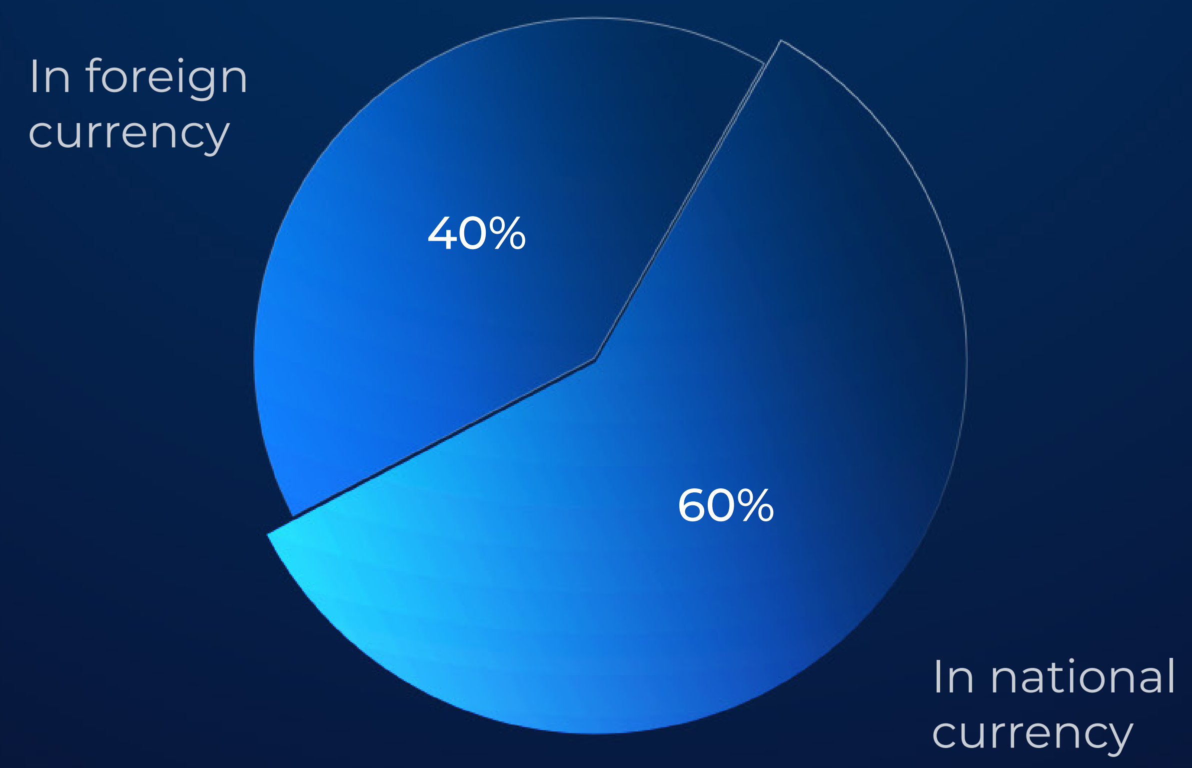
Loan portfolio



Bank Liabilities

Term deposits	36,0%
Demand deposits	51,9%
Other borrowed funds	10,0%
Payments to other banks	2,1%

Liabilities structure



Liabilities
in USD, mln.

Deposits
in USD, mln.

Bank Equity

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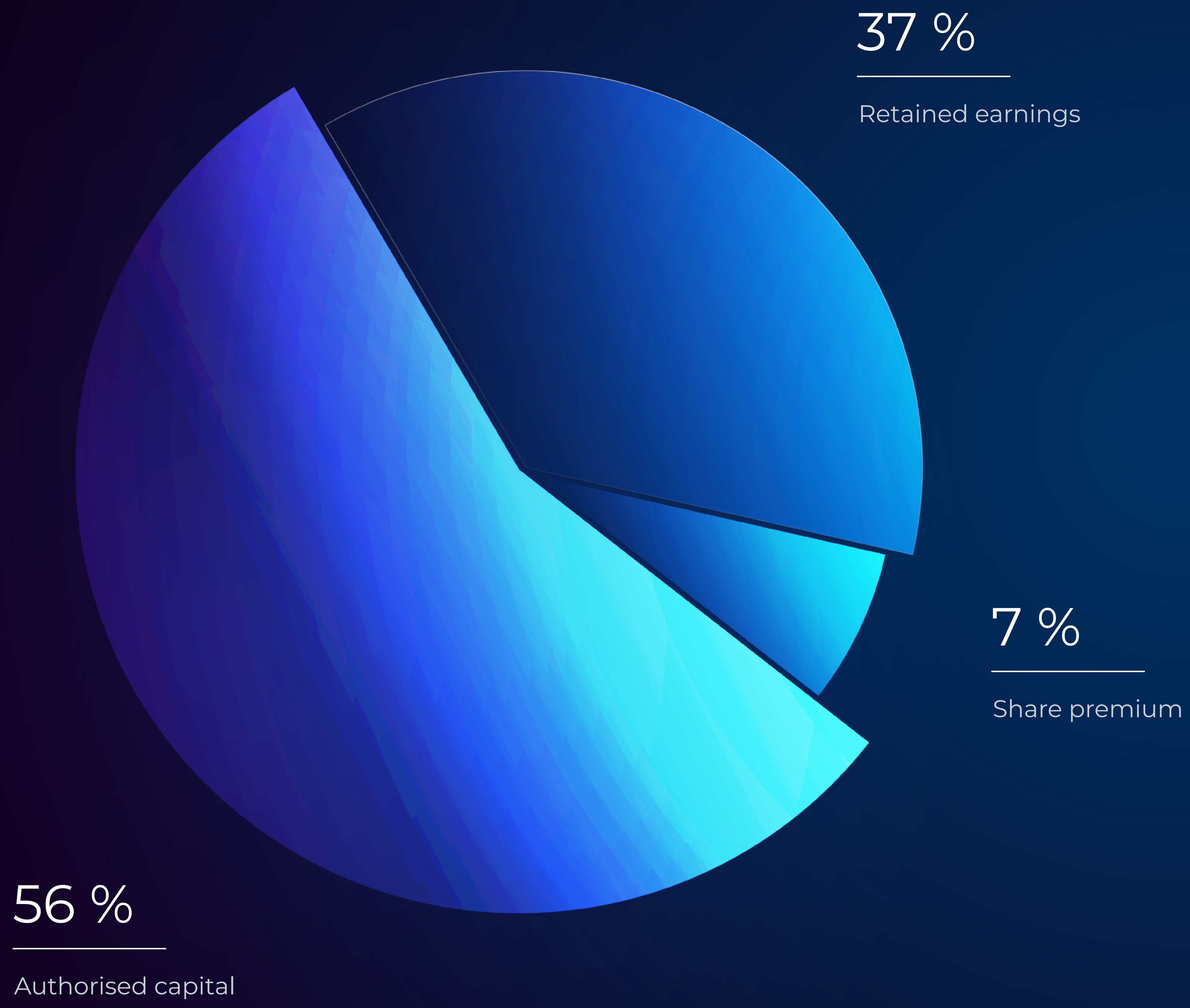
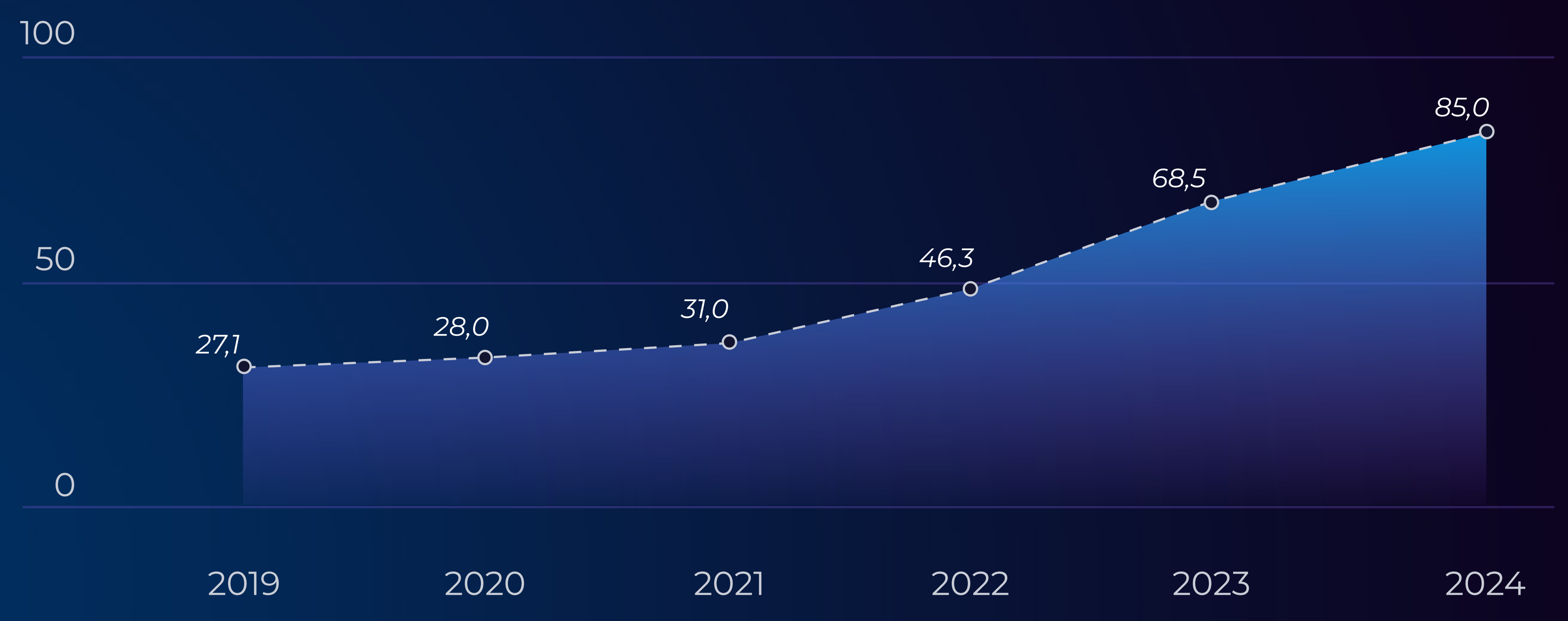
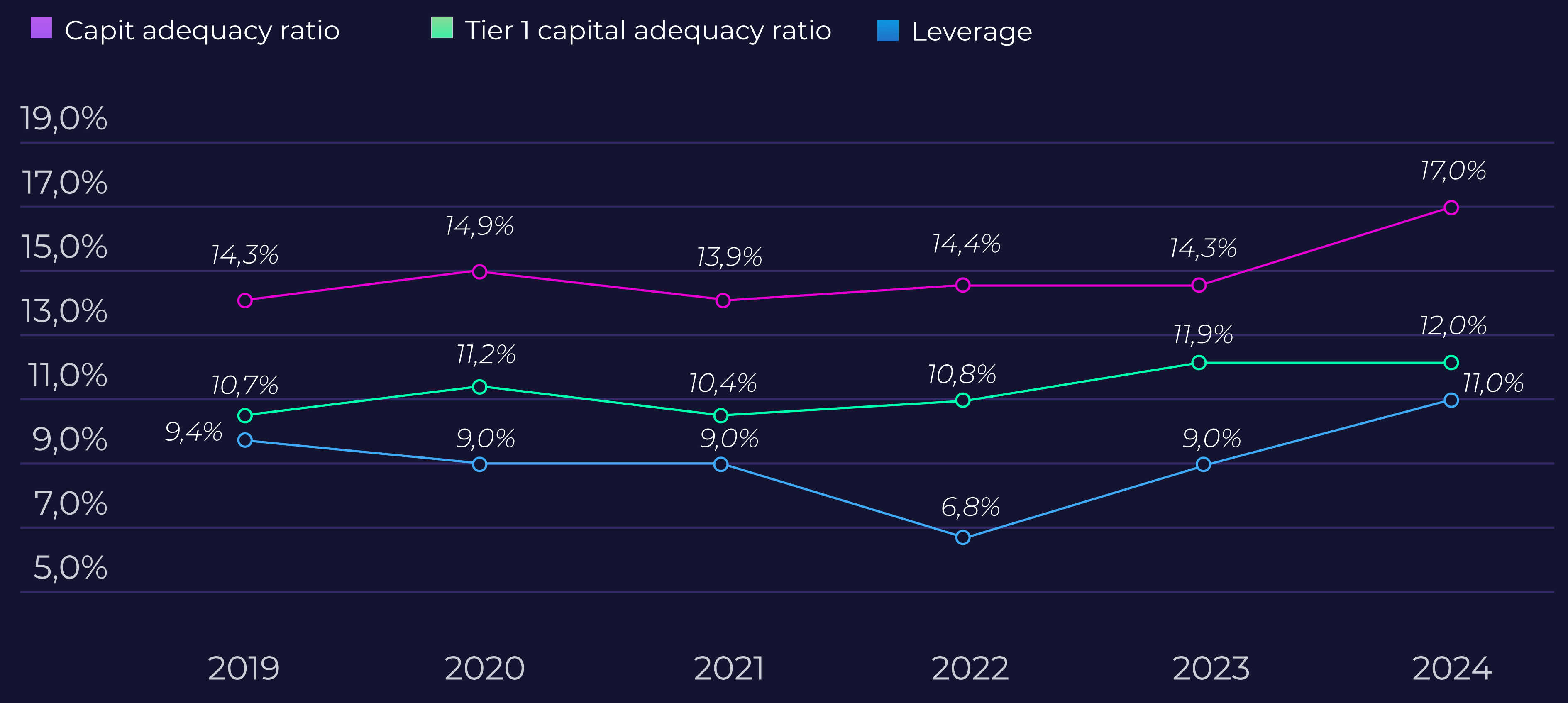


Equity dynamics



Capital adequacy ratios (CAR)



Market position

1st place
Return on equity

5th place
High liquid assets

8th place
Return on assets

9th place
Net profit

17th place
Deposits

17th place
Government Securities Portfolio

18th place
Authorized capital

21st place
Equity

21st place
Loan Portfolio

21st place
Income

22nd place
Assets

Retail business

765 000 accounts
for 463 000 individuals

Bank services

729 493 Debit cards	25 ADM
8 981 Terminals	44 868 Visa Card
242 ATMs	7 886 Master card
239 E-pos terminals	

Alliance Mobile

Alliance Pay

Alliance Academy

Alliance Mikromoliya

Credit lines

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Lines of financing

- The World Bank
- Symbiotics Investments SA
- AKA Bank
- Islamic Corporation for the Development of the Private Sector (ICD)

Trade finance

- ITFC
- ADB
- Commerzbank AG
- Raiffeisen Bank International
- LBBW
- Oddo BHF

Correspondent network

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Foreign banks

- BNY
- Raiffeisen Bank International
- PASHA Bank
- COMMERZBANK
- mashreq المشرق
- aktif bank Yerli, Global
- LBBW
- Eurasian Bank
- ASIA INVEST BANK
- ODDO BHF
- 中国农业银行 AGRICULTURAL BANK OF CHINA
- Приорбанк
- UniCredit
- KB Kookmin Bank

Local banks

- Asakabank
- IPAK YULI BANK
- AloqaBank
- SANOAT QURILISH BANK
- ORIENTFINANSBANK
- TENGE BANK

Plans for 2025

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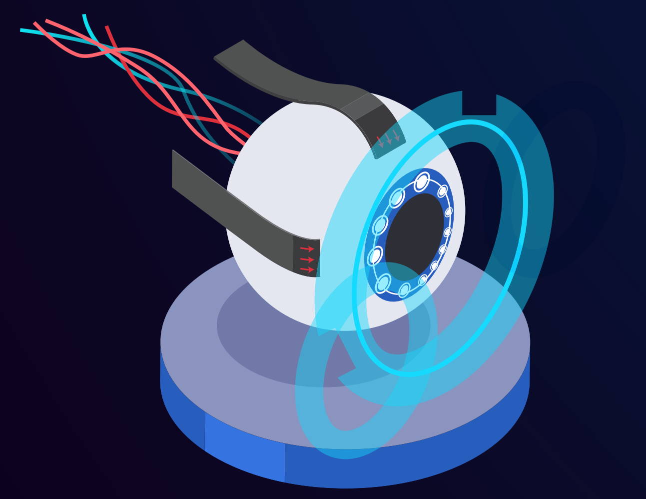
Launch of the new mobile application **Alliance Pay**

New integration with **Bilzzz**

July



Paperless customer service through biometric identification (VisionLab)

August

Unified front-end system

Operational CRM

Implementation project for an in-house **VISA processing center**

Launch of the new mobile application for legal entities – **Alliance Business**

New remote banking service (RBS) for legal entities

September

October

Optimization of **Contact Center (CRM)** operations

Collection of overdue debt (**soft – hard – legal**)

November

December

Development of a credit conveyor for legal entities

Data warehouse and management reporting

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