

ASIA ALLIANCE BANK

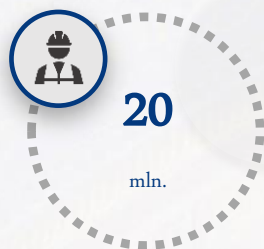
2023



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



36 mln.

Population



Uzbekistan has a hub position in the
middle of Central Asia



Developed infrastructure



448,9k km²

Area



~50%

Urbanization rate



11

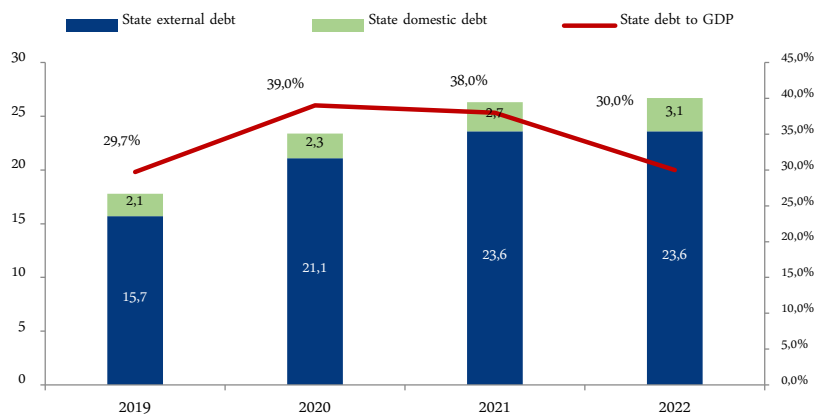
International airports



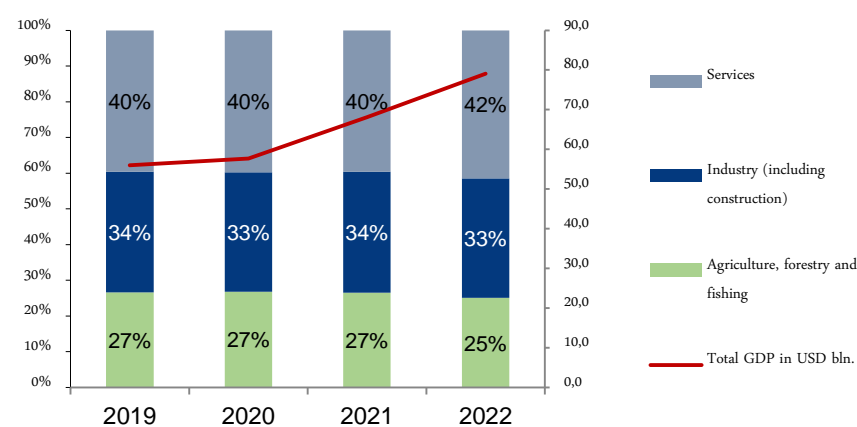


Macroeconomic environment

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 December, 2022
Azerbaijan	BB+/Positive	as of October, 2022
Georgia	BB+/Positive	as of January, 2023
Uzbekistan	BB-/Stable	as of September, 2022
Armenia	B+/Stable	as of September, 2022

Banking sector as of 01.01.2023 in USD bln. /(%)

Indicator name	Total	of which		Annual nominal growth
		In foreign currency	Share	
Assets	49,5	23,6	47,69%	25%
Loans	34,7	16,5	47,5%	20%
Deposits	19,3	7,6	39,2%	39%
Capital	7,0	0,3	0,5%	12%

Companies with FDI in Uzbekistan



International Law and Audit Companies



ASIA ALLIANCE BANK



Established in
2009

Cumulative capital
\$46mln

Authorized capital
\$34 mln

Staff **750**

Moody's Rating
B2 Stable

Client base
405,000 & **14,000**
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

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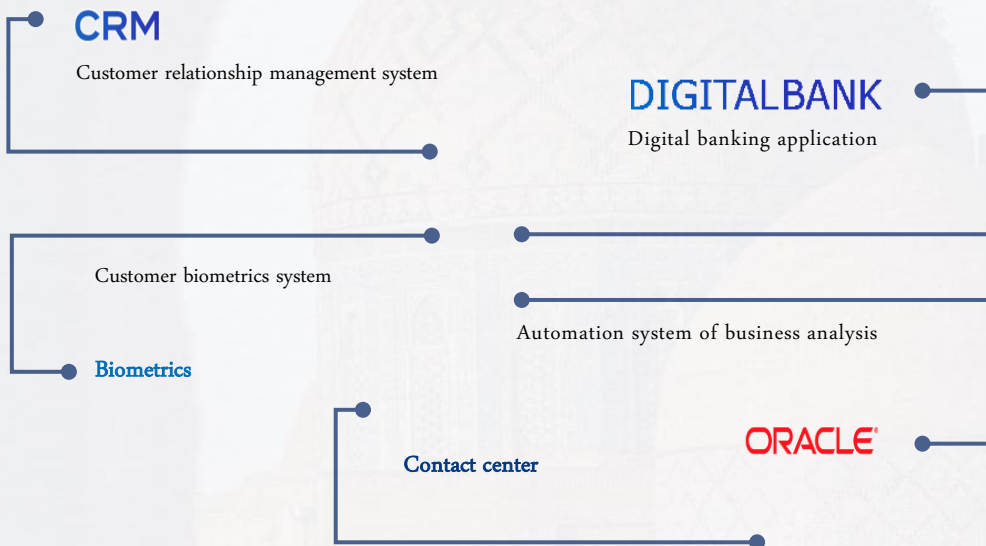
As a reliable financial partner, the Bank achieved a noble reputation and an extensive experience in serving global corporates and cooperation with international financial institutions.

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 2022 was \$234 mln)
- Primary Dealer in State Securities Market
- Digital Banking

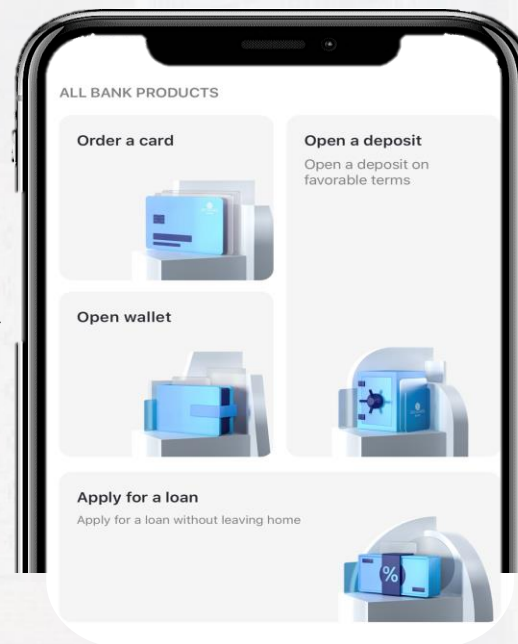


One of the successful implemented projects in 2021-2022 is the **Digital Banking Platform**. Digital Banking Platform – is the system designed to attract new customers and ensure their loyalty through remote channels. It allows to process the requests of clients from multiple channels along with 24/7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

Mobile application Alliance

Advantages of new application Alliance

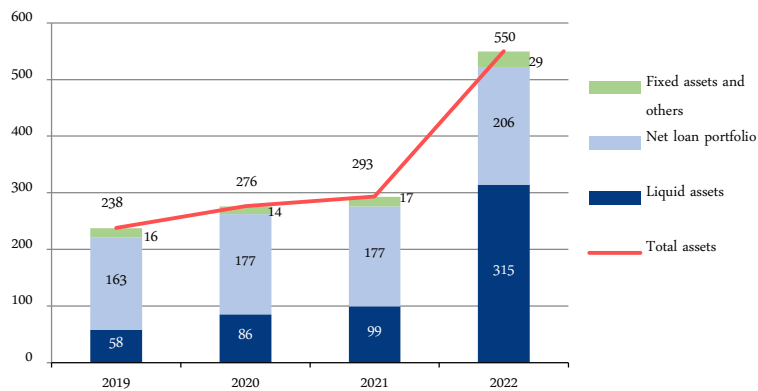
- Technological system that speed up the work process
- Modern and convenient design
- Wide functionality (remote identification, online lending and insurance, customizable deposit Constructor and etc.)



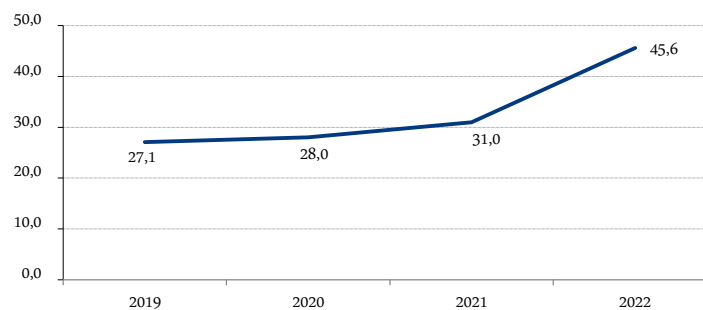
ESG & Sustainable Finance



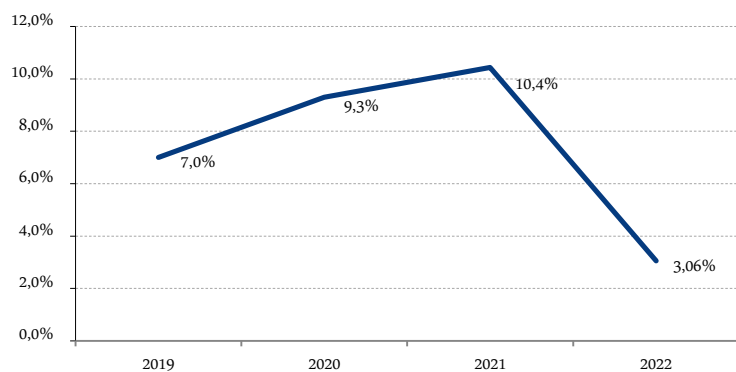
Assets in USD, mln.



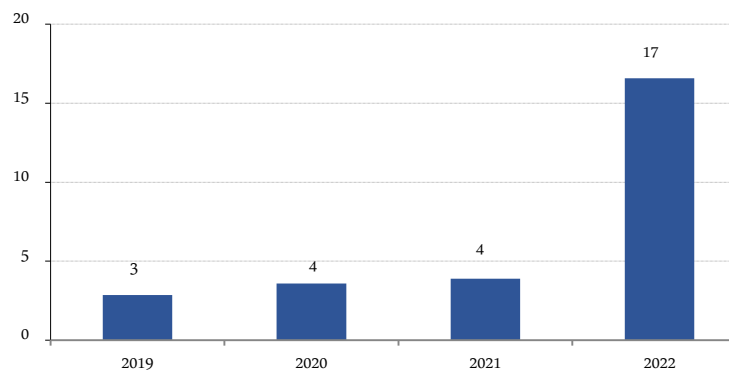
Equity in USD, mln.



NPL

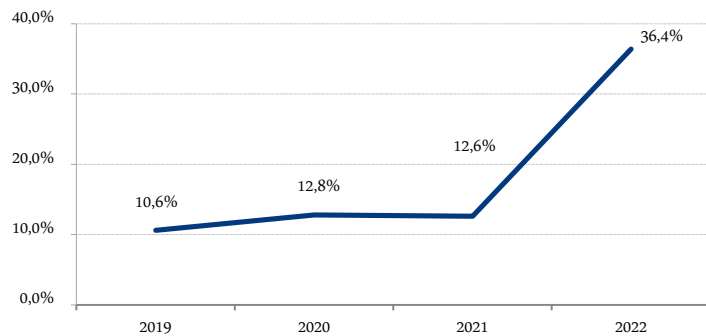


Net profit in USD, mln.

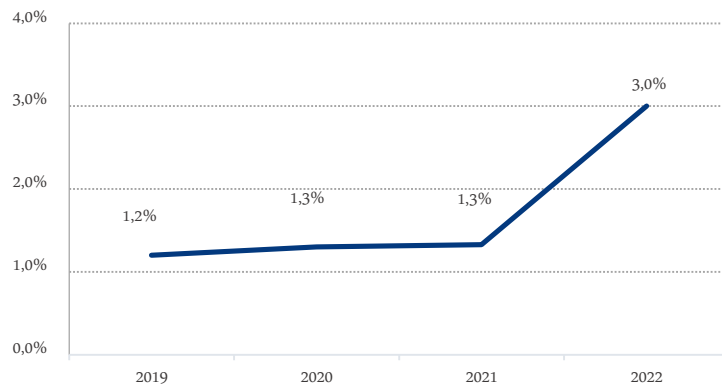


Financial Performance

ROE



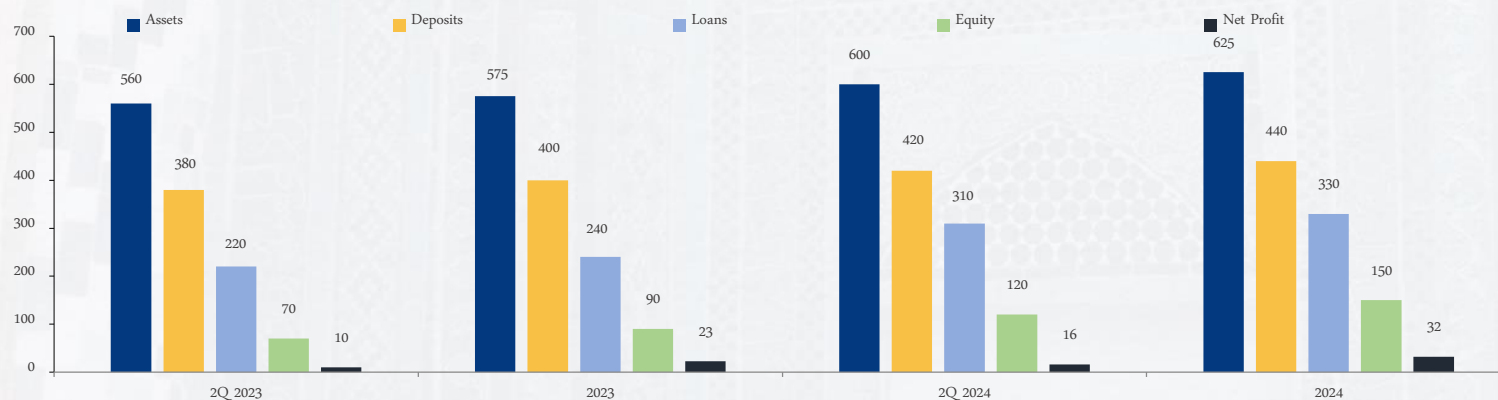
ROA



Key strategic goals

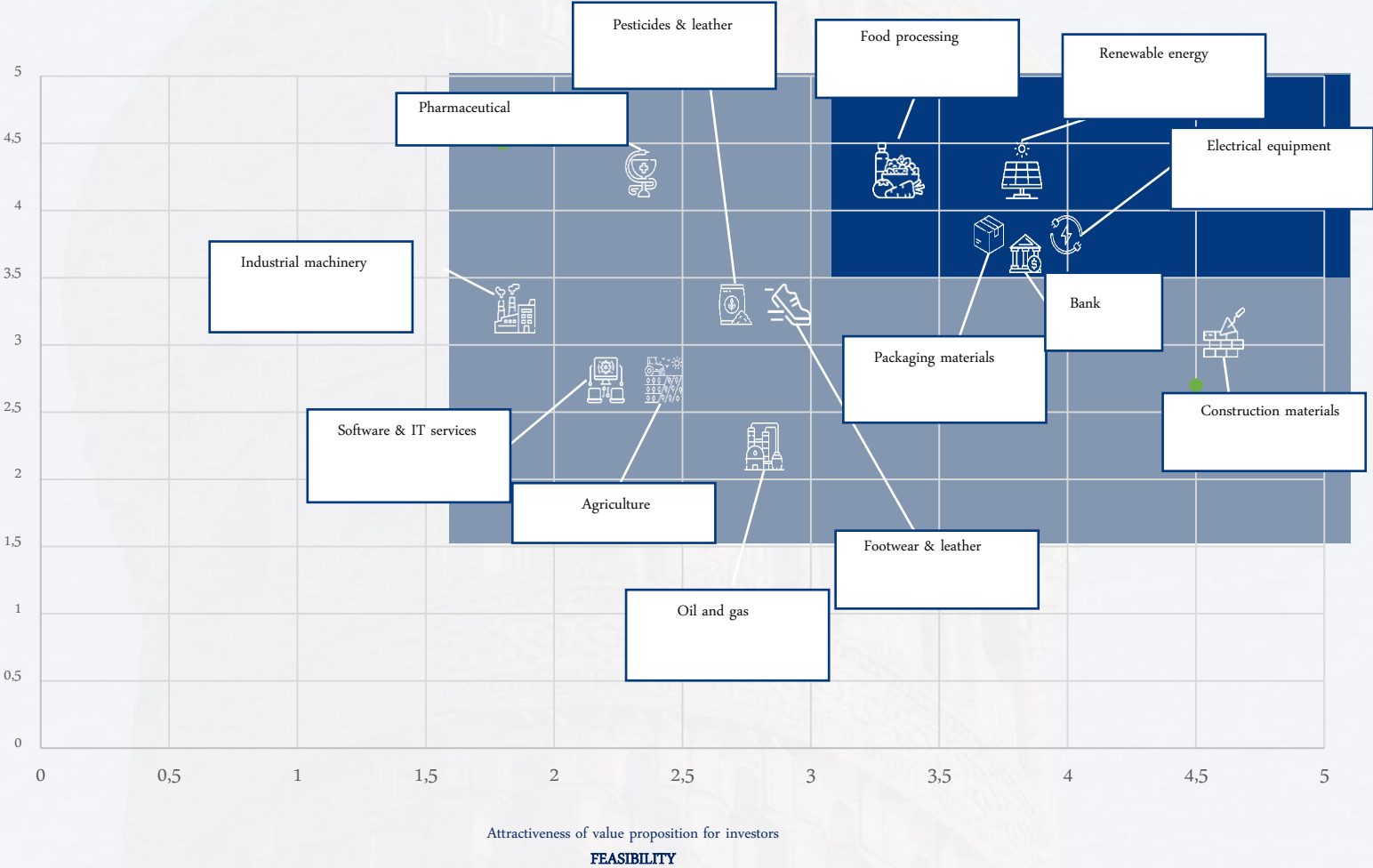
- Strengthening leading position in the market, and positioning as a main bank for multi-national and foreign companies.
- Banking infrastructure development and expansion over the country, as well as improvement of business processes.
- Expanding of business cooperation with foreign financial institutions 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.



Bank capitalization is expected to be increased by \$70 mln. by 2Q 2023 and by \$120 mln. in 2Q 2024 by external and internal injections.

Value of FDI
for Uzbekistan
DESIRABILITY



10 reasons to invest in Uzbekistan

- Developed infrastructure
- Skilled and competitive labor force
- Economic stability
- Abundant natural resources
- Privatization program
- Accessibility of local and foreign CIS and EU markets
- Cost of doing business
- Lucrative incentives
- Political stability
- Comfortable living conditions

Team of presentation



ASIA ALLIANCE
BANK



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