Asia Alliance Bank

2025

Asia Alliance Bank

Key indicators

MOODY'S

USD 76,3 mln	B1 stable
Cumulative capital	International credit rating
USD 52,2 mln	830
Authorized capital	Staff

Client base

474 000	18 700
Retail	Corporates

9 Branches
29 Minibanks

Auditors

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

Awards

EUROMONEY

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

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

THE BANKER

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

ASIAMONEY

Uzbekistan's the Best SME Bank in 2022 & 2021

ADB TFP TRADE FINANCE PROGRAM

The Best SME Financing Bank in 2020

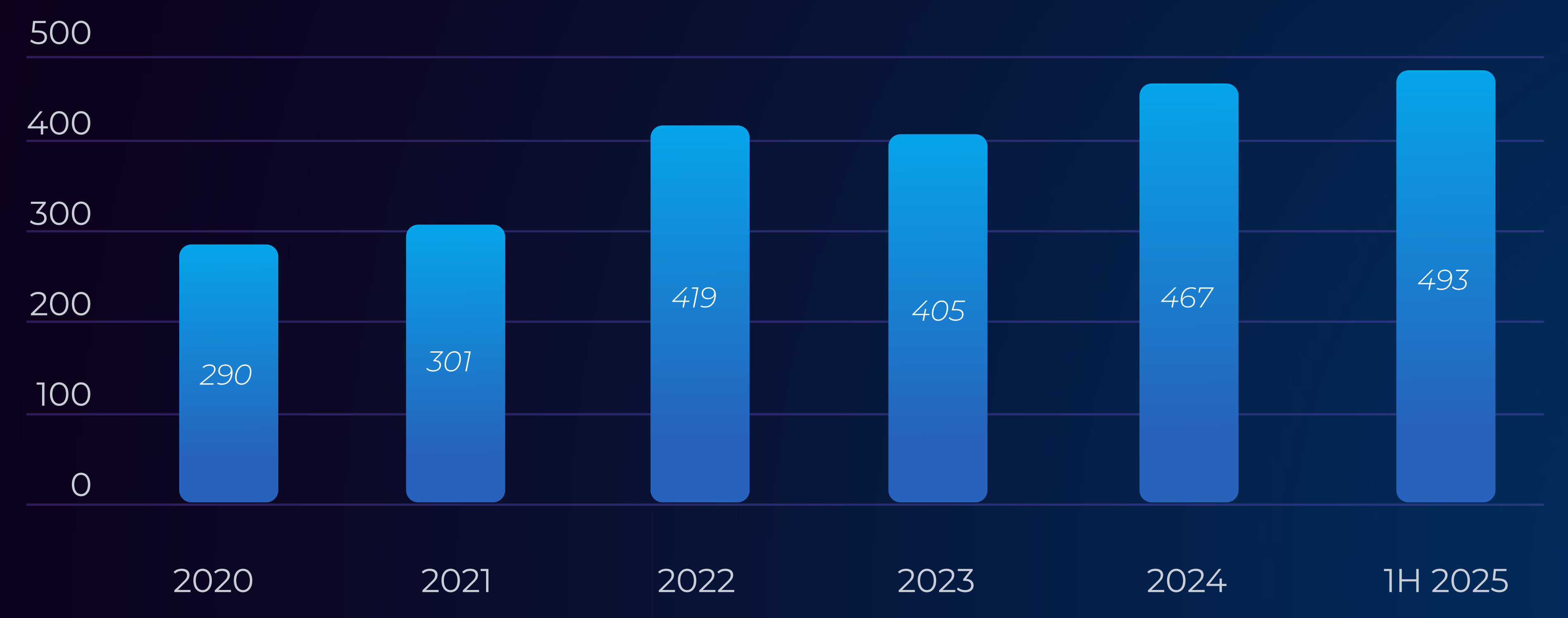
THOMSON REUTERS

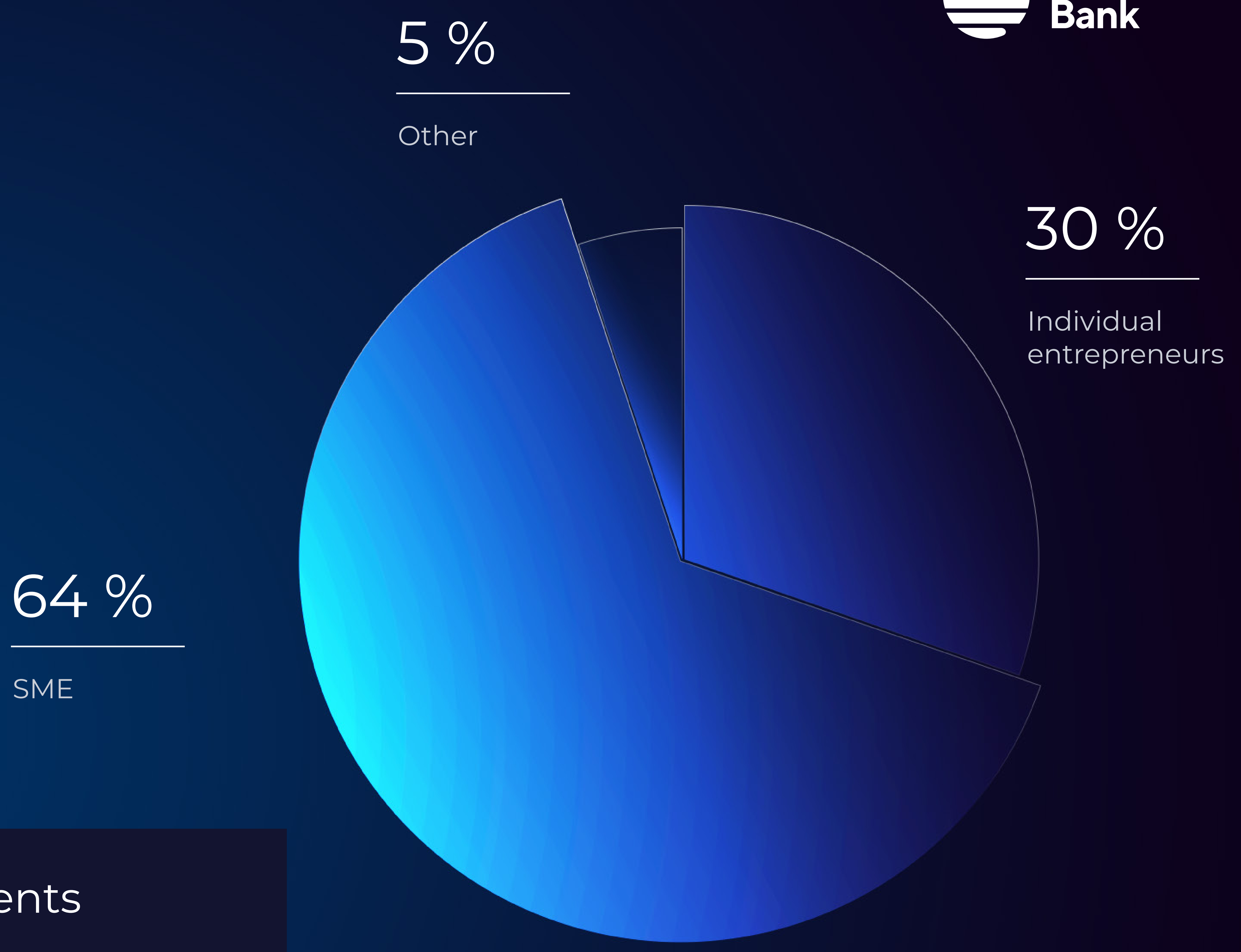
The most innovative bank of Uzbekistan in 2018

Asia Alliance Bank

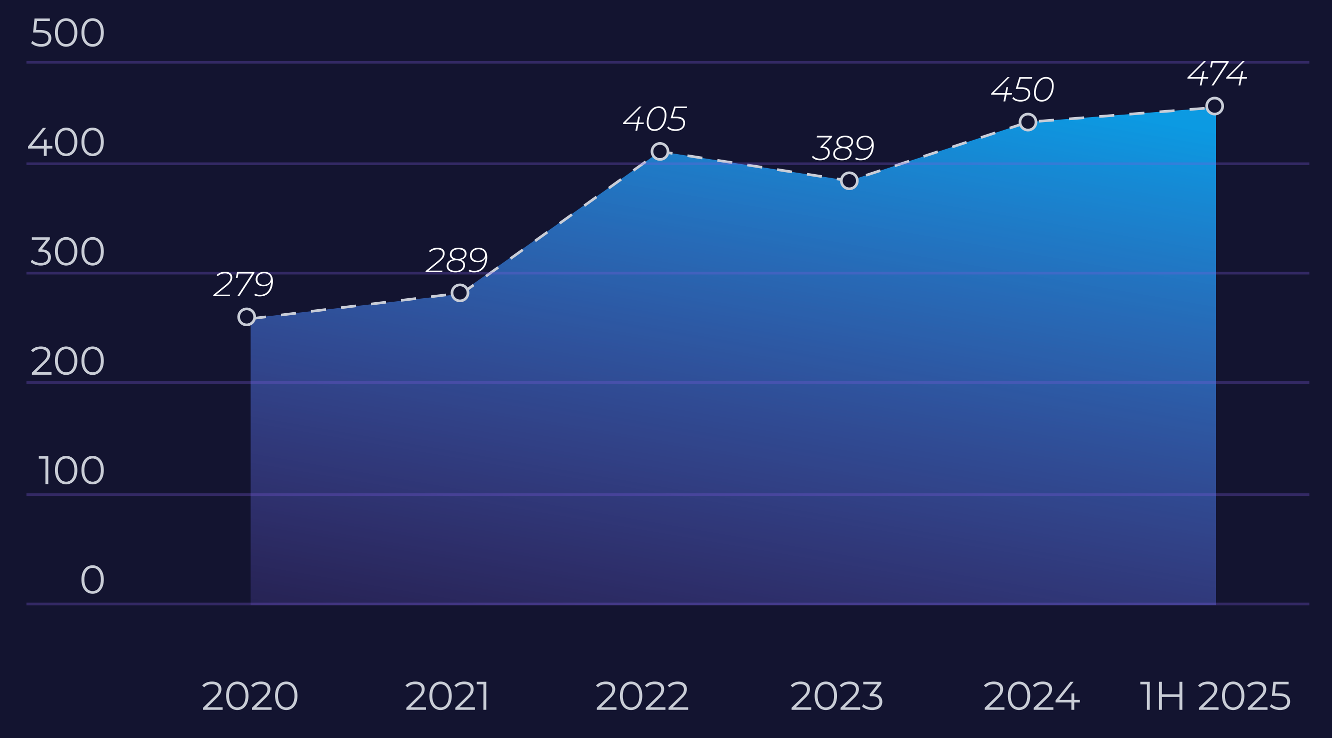
Client base

Client Dynamics
in thousands

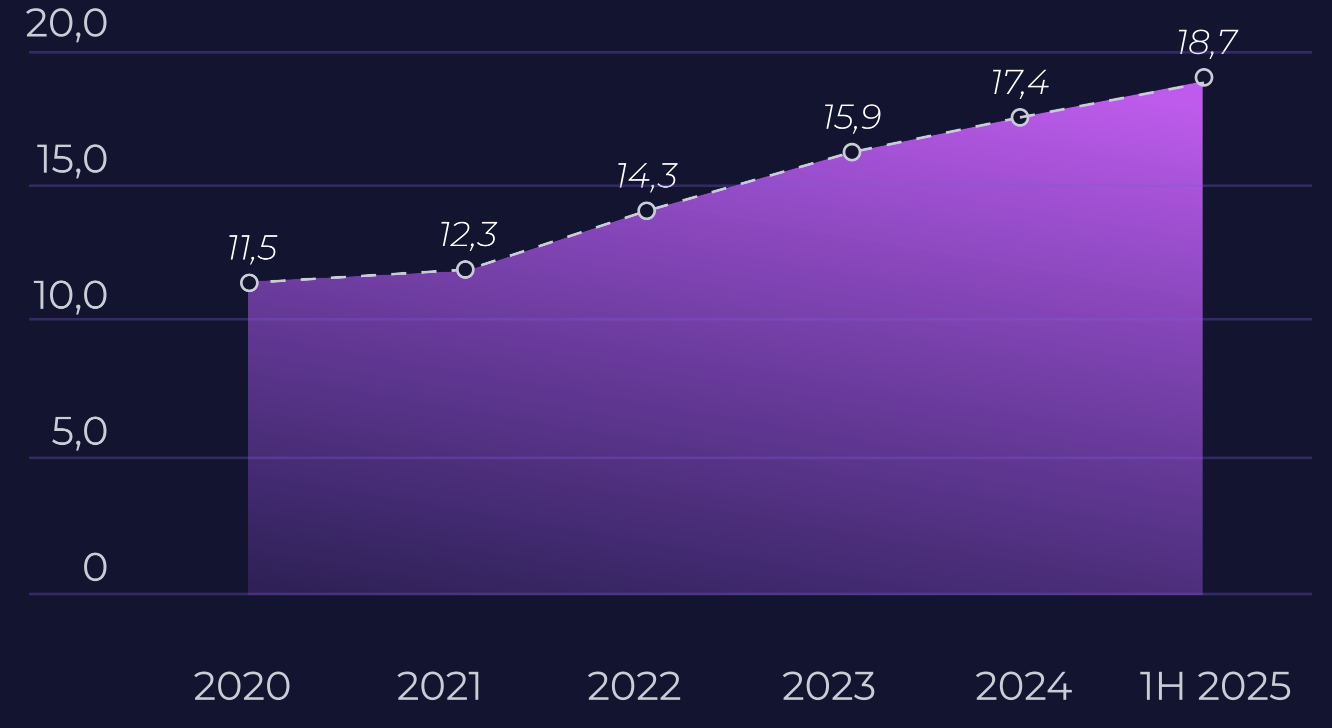




Dynamics of retail clients
in thousands



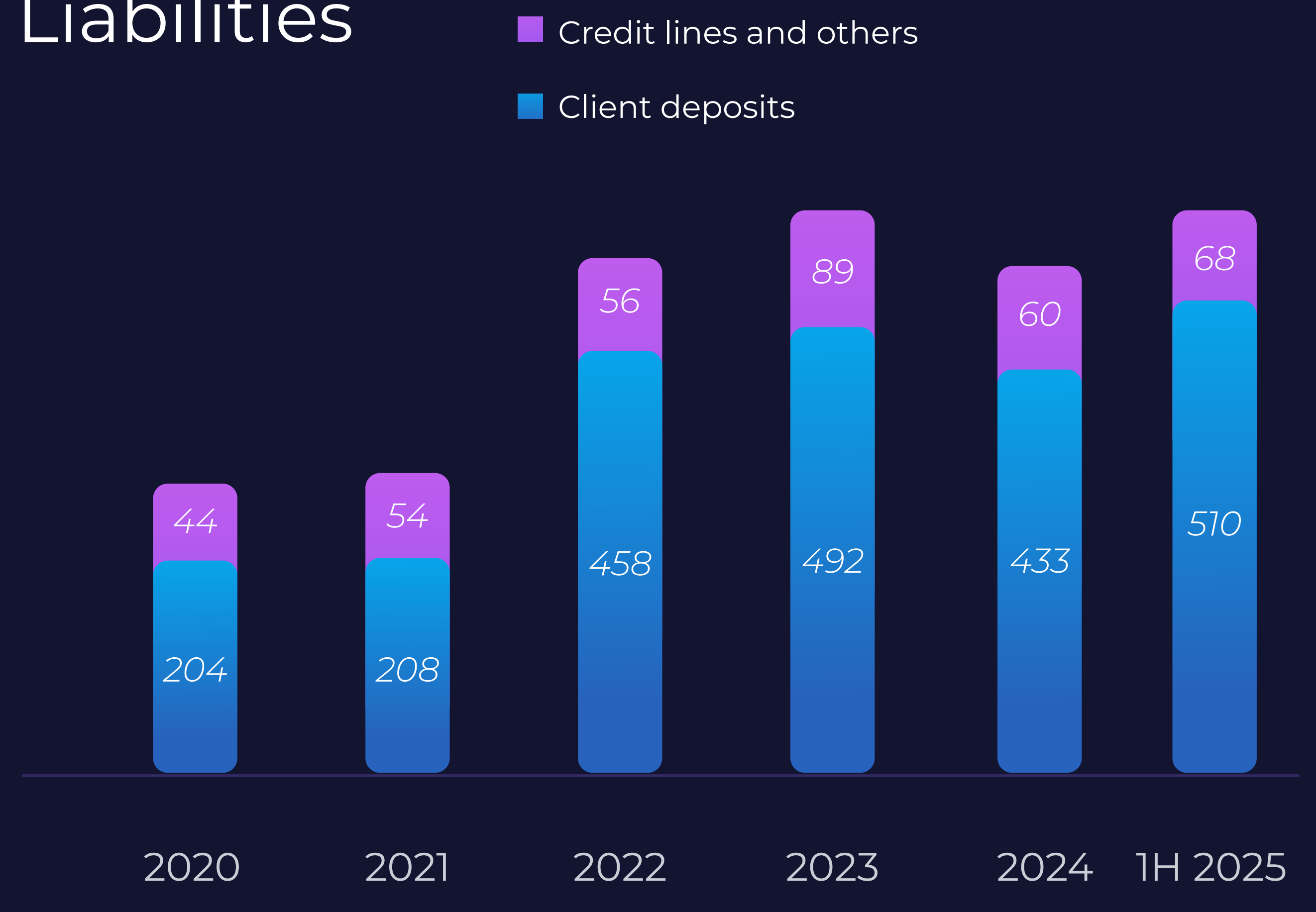
Dynamics of corporate clients
in thousands



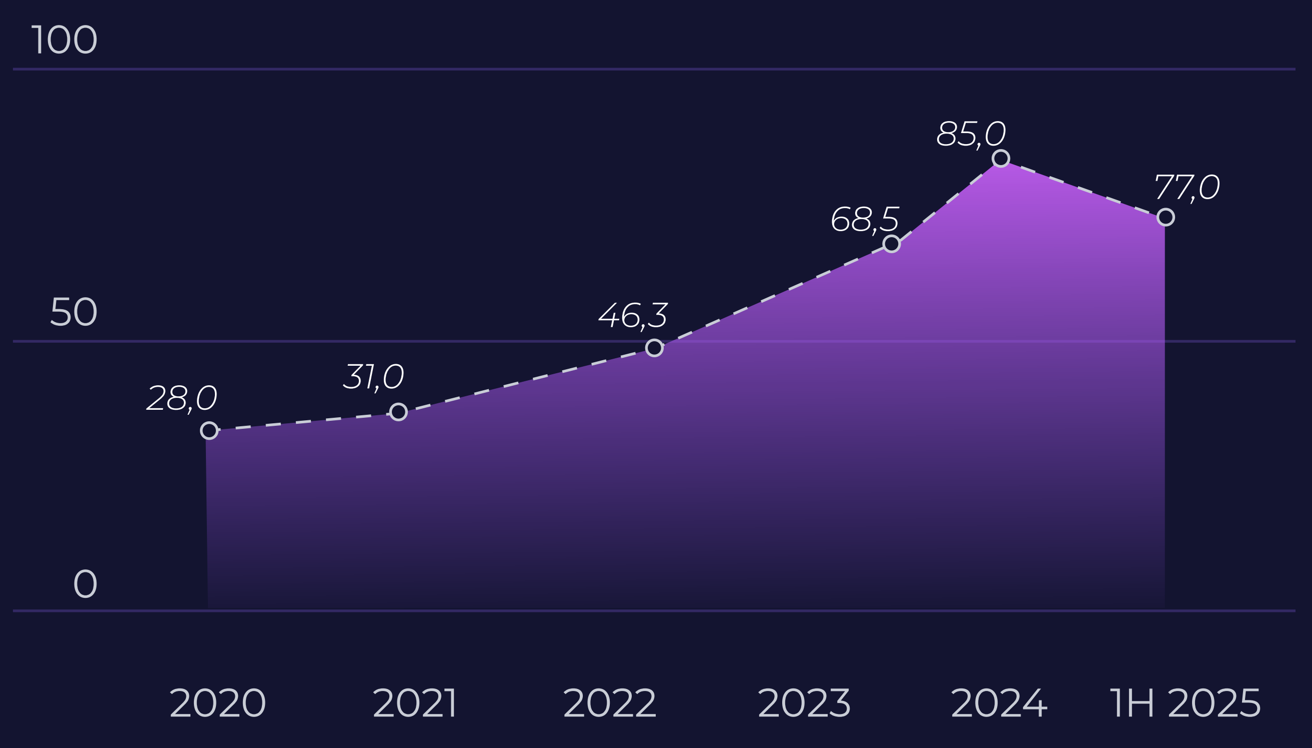
Financial Performance *in USD, mln.*

Assets

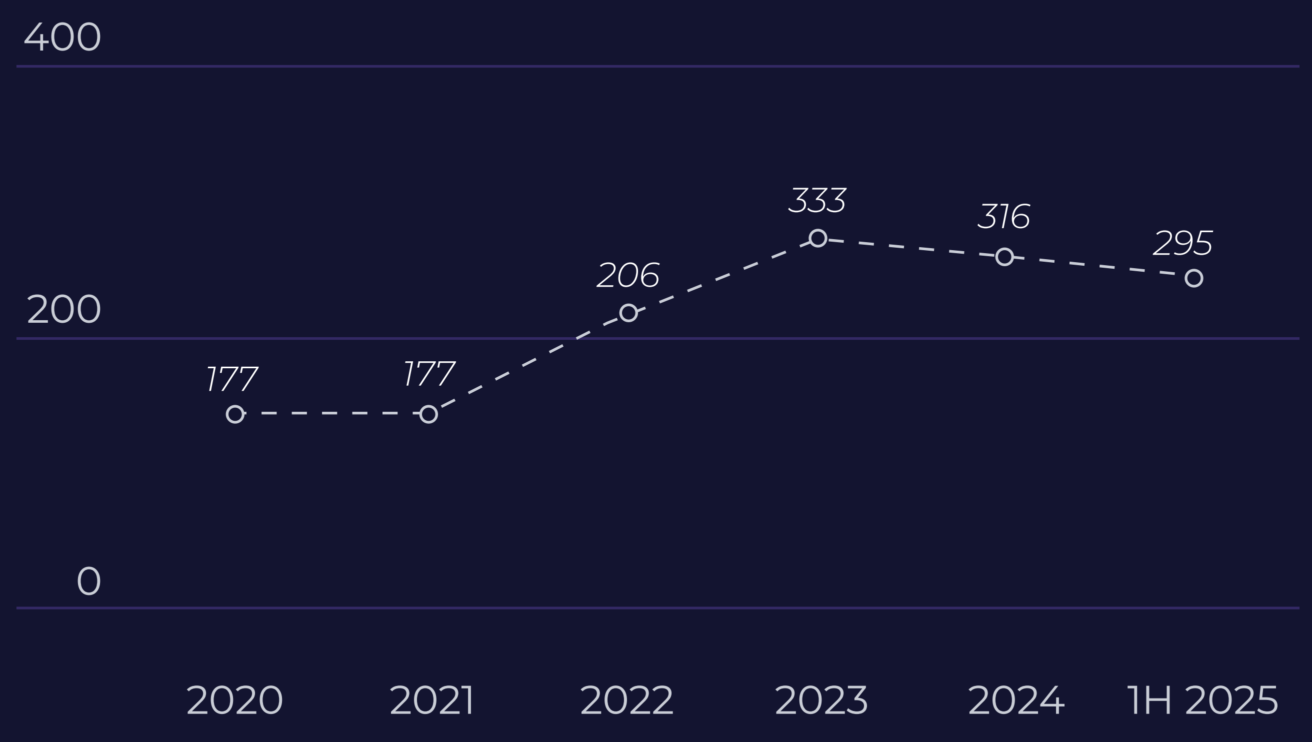
Liabilities



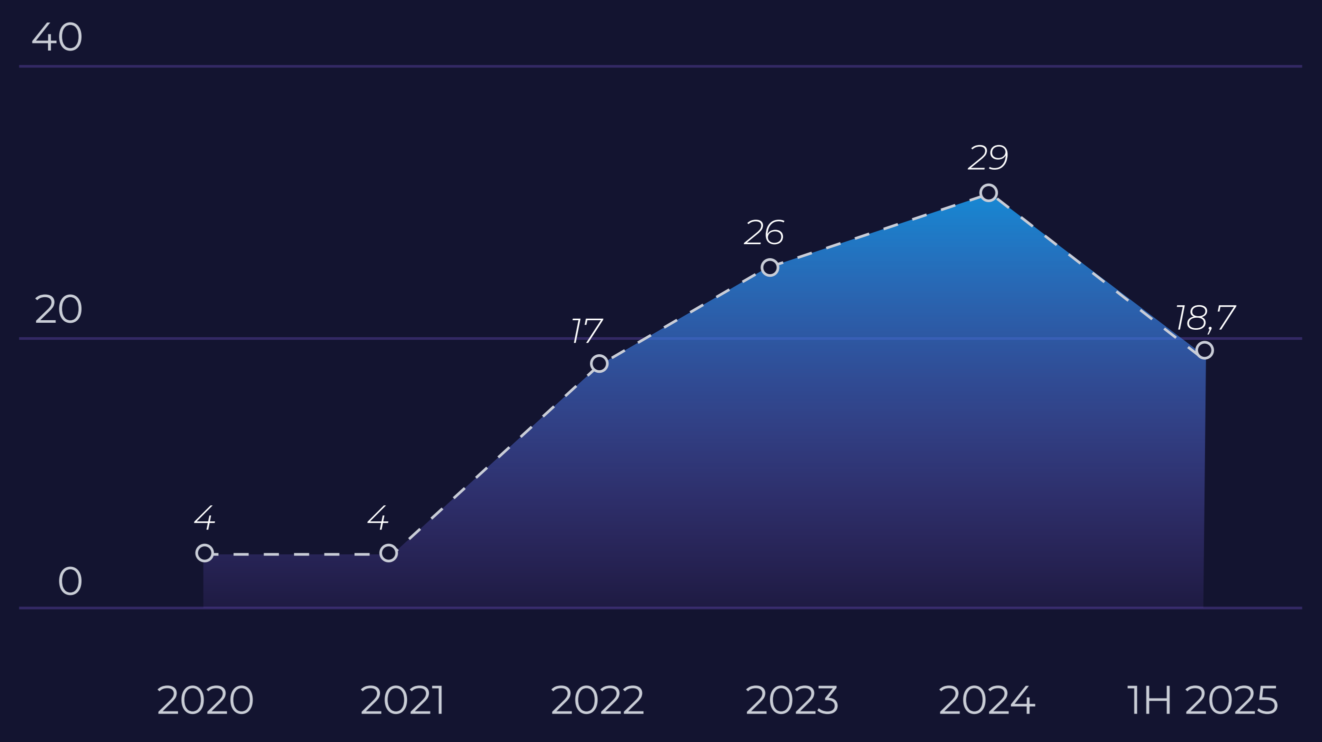
Equity dynamics



Loan portfolio



Net profit



Key performance index

43,8%
ROE

7,07 %
ROA

0,61%
NPL

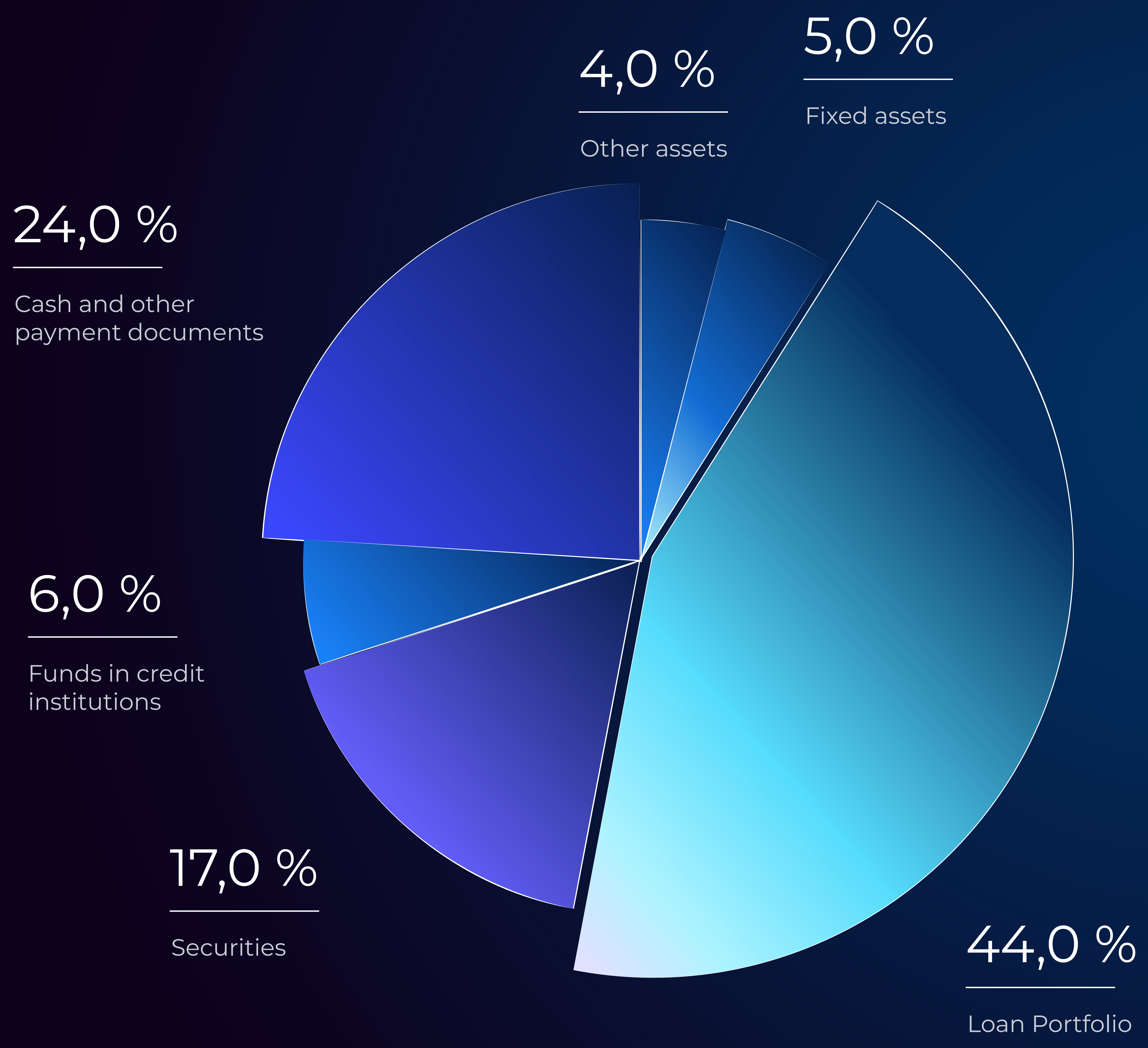
15,2%
CAR
CB requirement - 13%

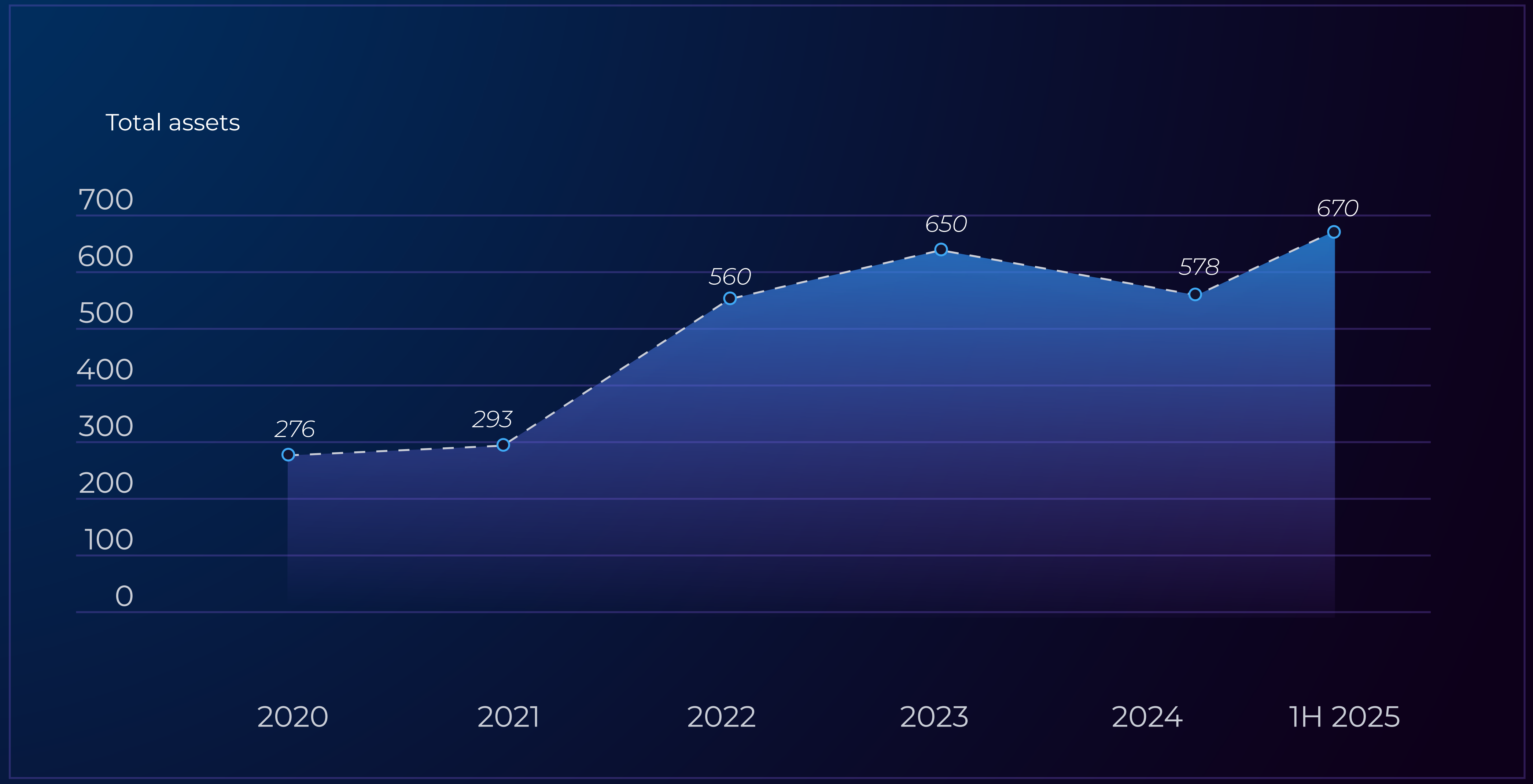
335,5%
LCR
CB requirement - 100%

141,8%
NSFR
CB requirement - 100%

Bank assets *in USD, mln.*

Asset structure





Loan portfolio diversification

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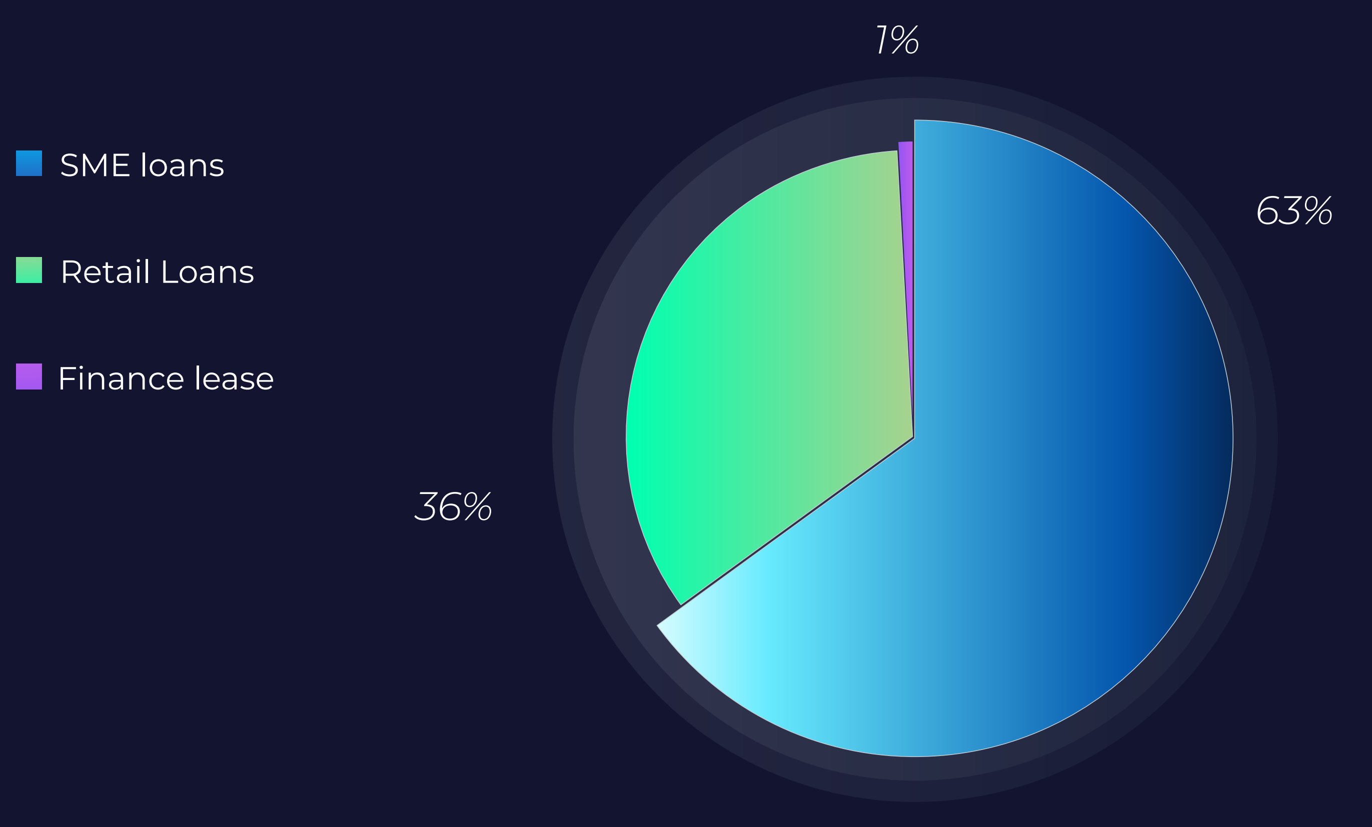
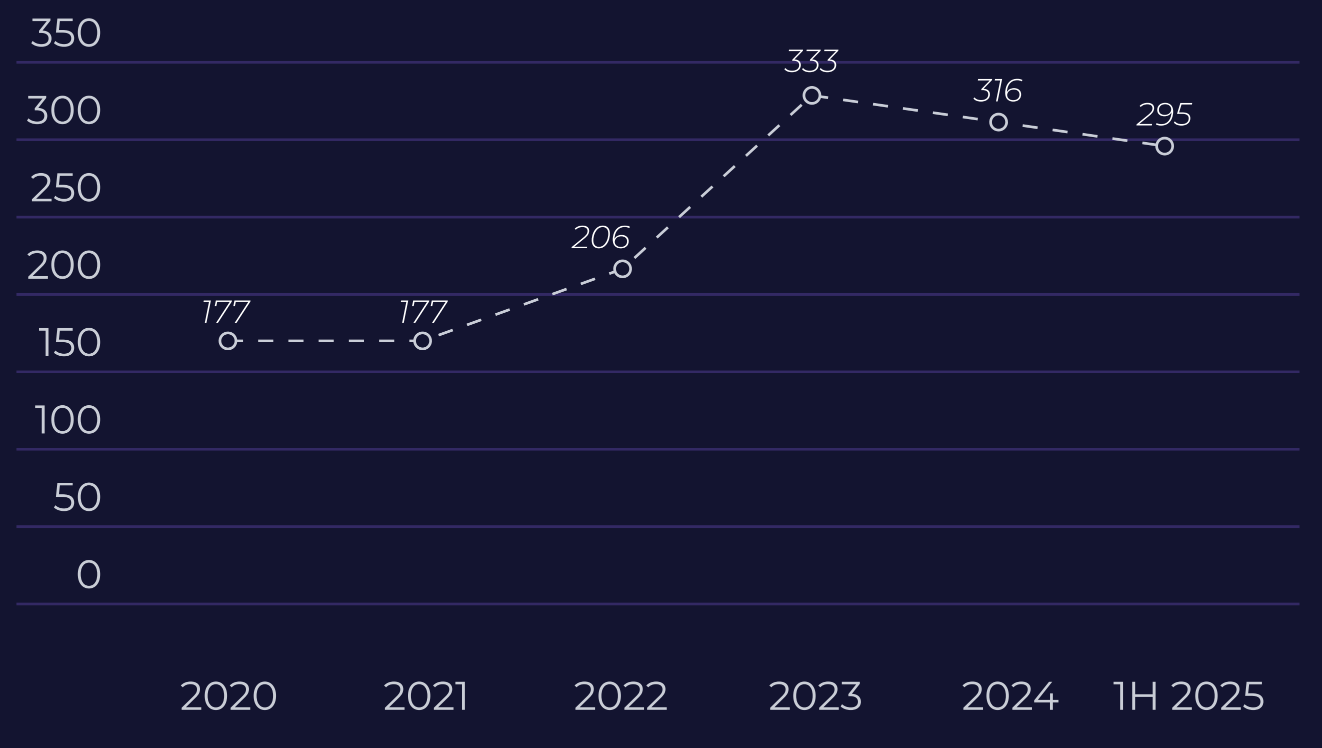
Loan portfolio by clients

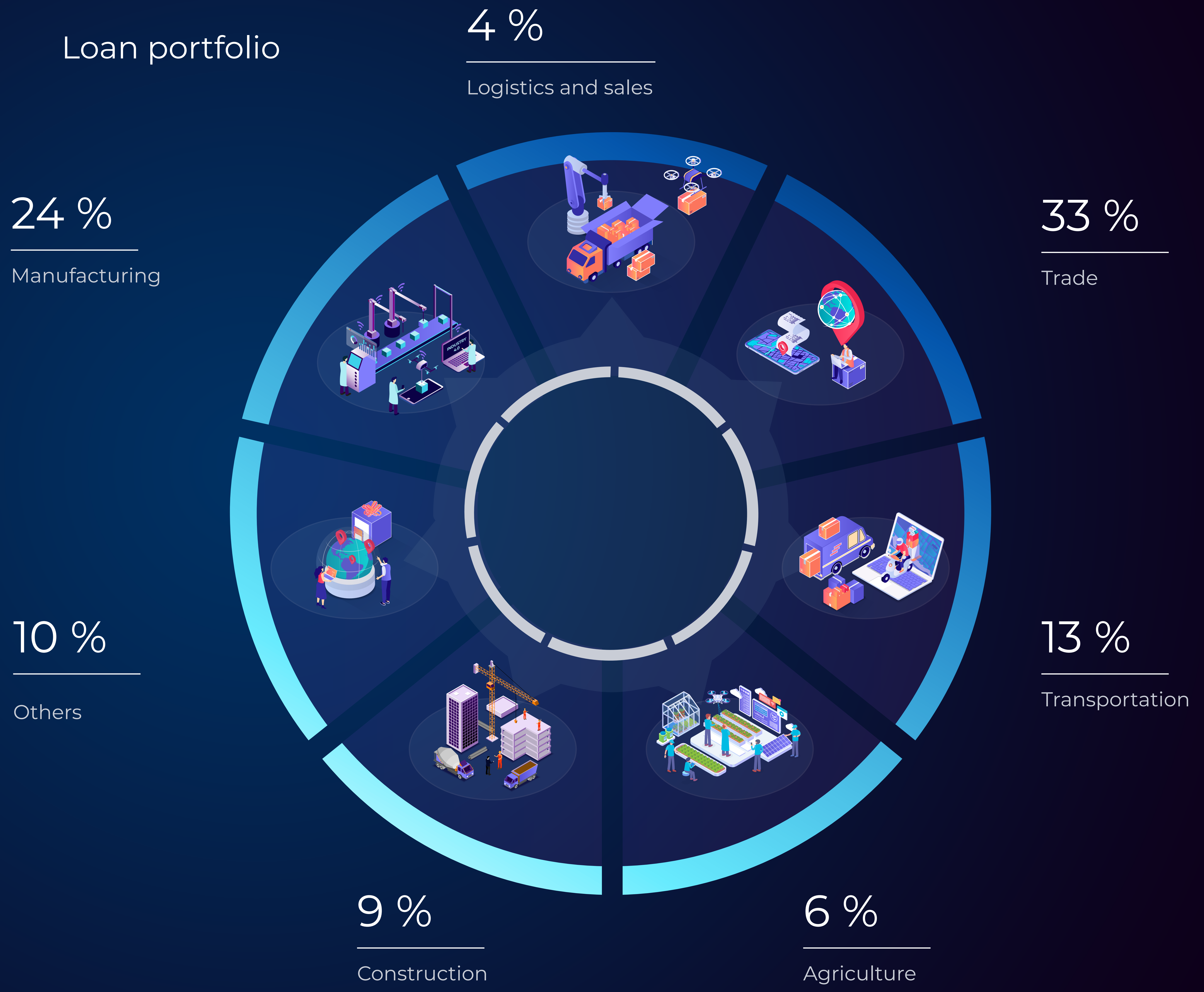


Loan portfolio

in USD, mln.



Loan portfolio



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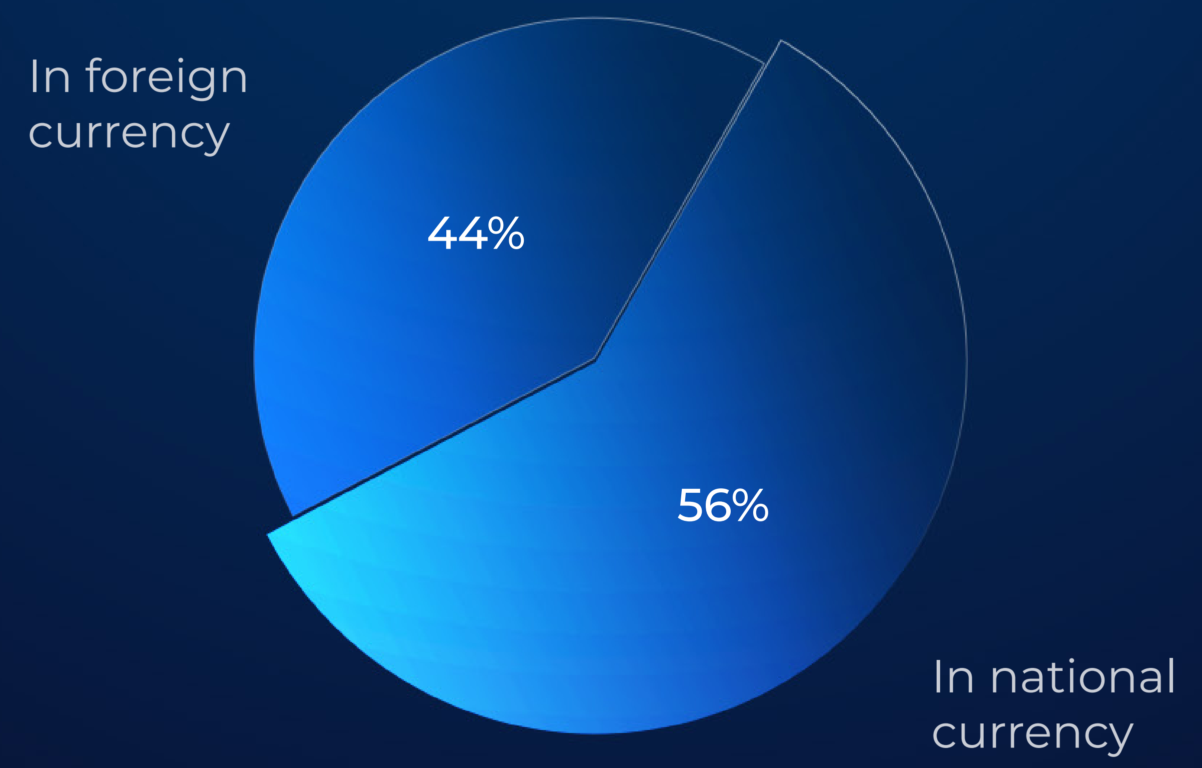
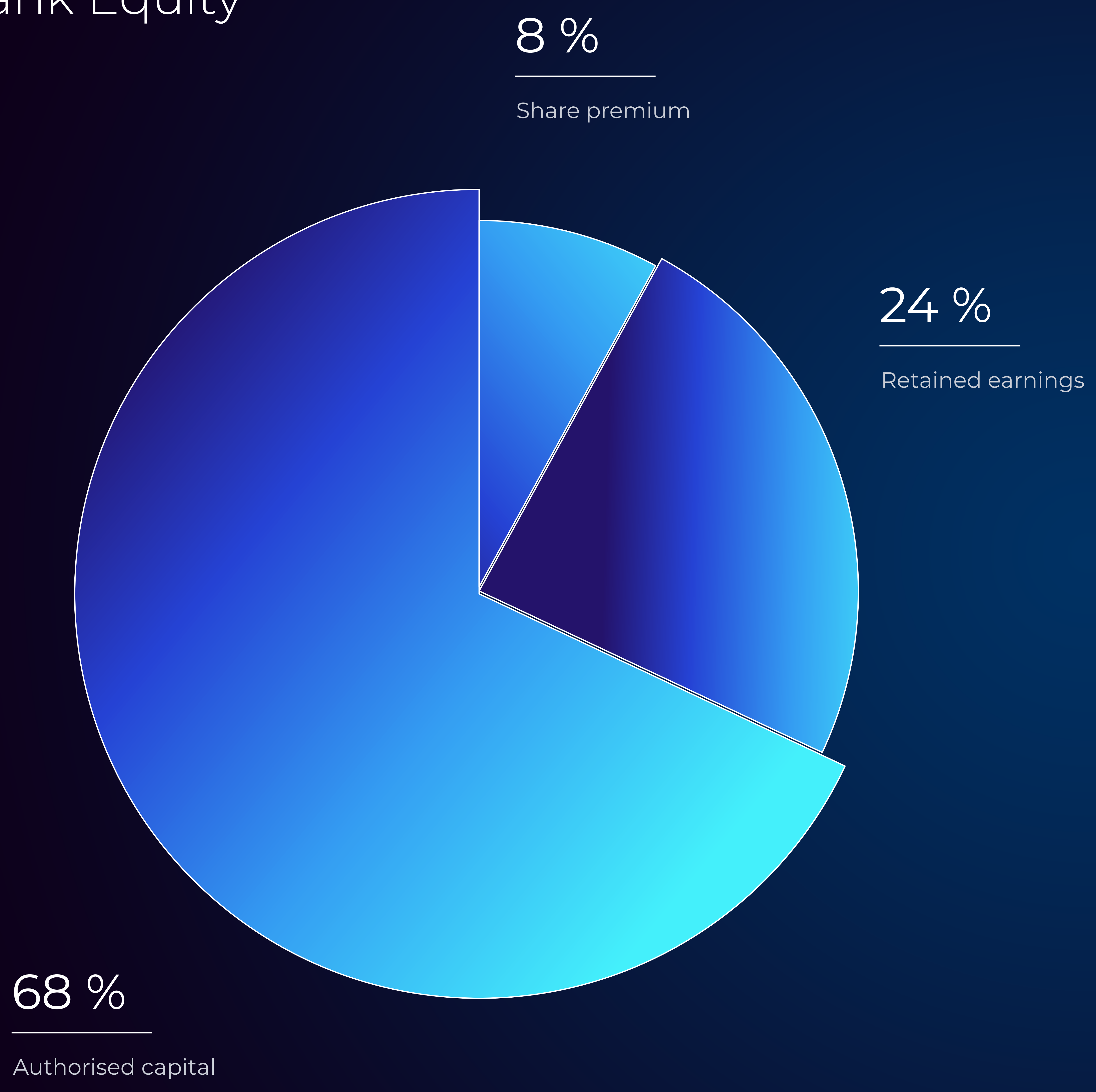
Bank Liabilities

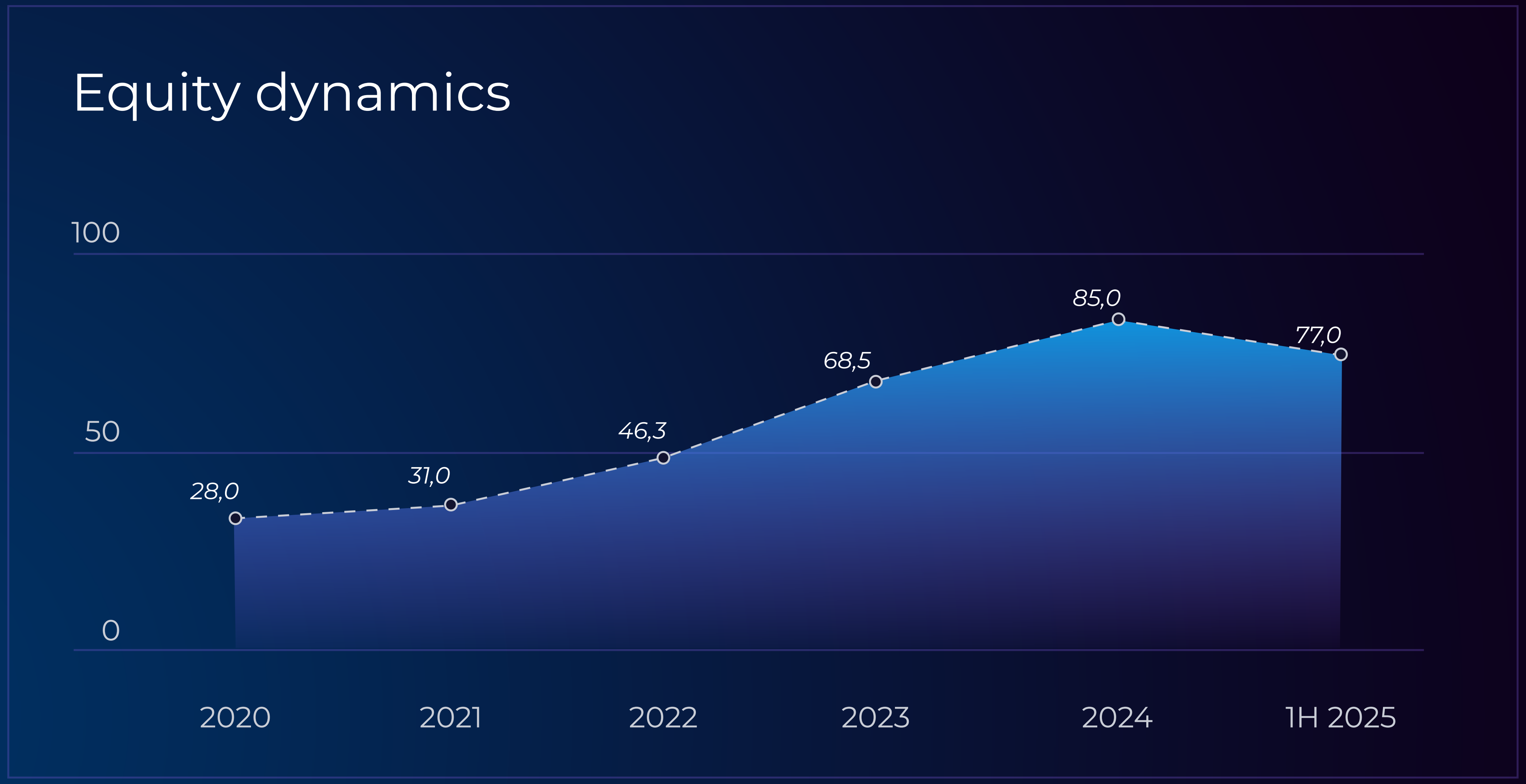
Term deposits	44,0%
Demand deposits	42,0%
Other borrowed funds	7,0%
Payments to other banks	7,0%

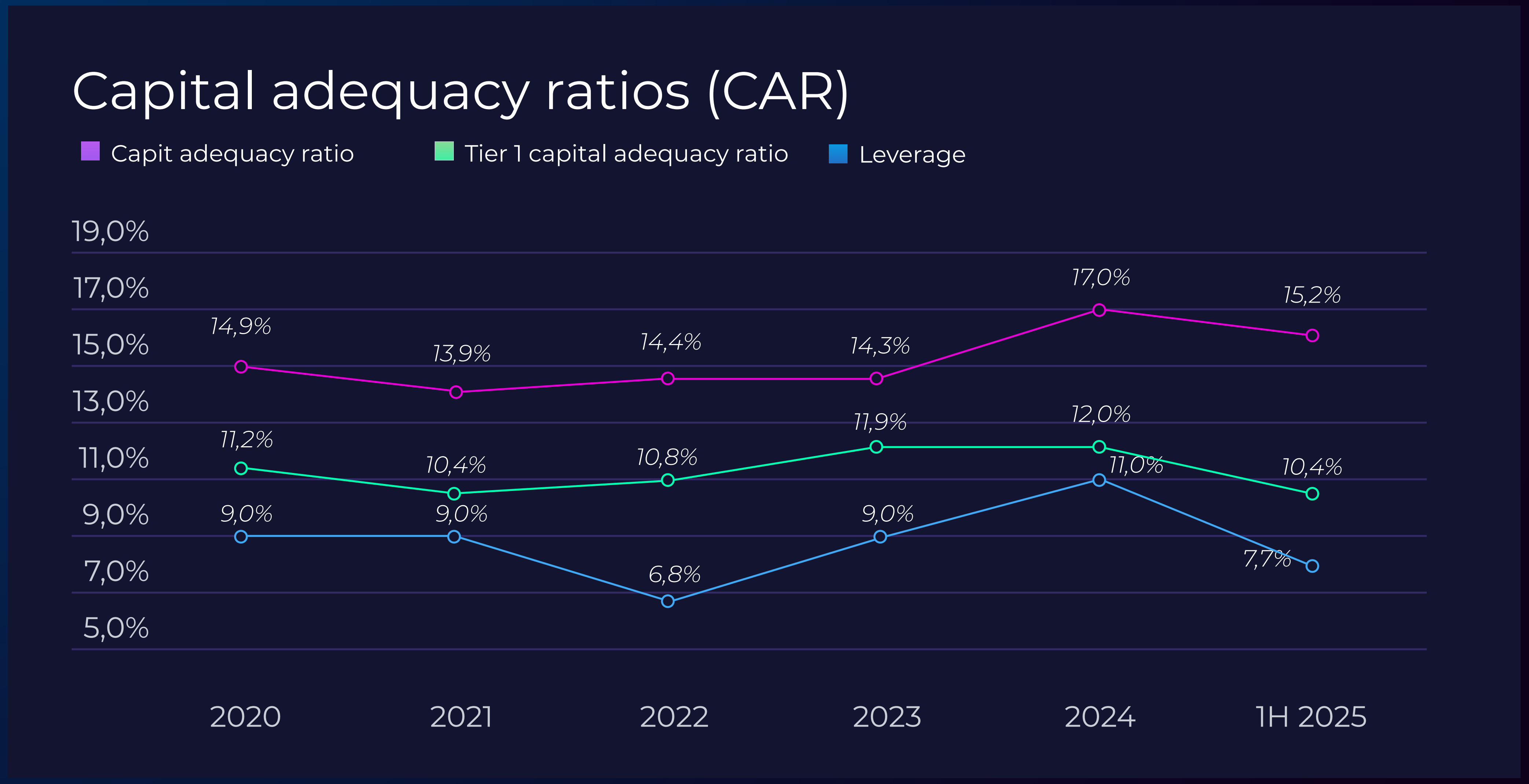
Liabilities structure



Bank Equity


8 %
Share premium
24 %
Retained earnings
68 %
Authorised capital


Equity dynamics
100
50
0
28,0
31,0
46,3
68,5
85,0
77,0
2020
2021
2022
2023
2024
1H 2025


Capital adequacy ratios (CAR)
Capit adequacy ratio
Tier 1 capital adequacy ratio
Leverage
19,0%
17,0%
15,0%
13,0%
11,0%
9,0%
7,0%
5,0%
14,9%
13,9%
14,4%
14,3%
17,0%
15,2%
11,2%
10,4%
10,8%
11,9%
12,0%
10,4%
9,0%
9,0%
6,8%
9,0%
11,0%
7,7%
2020
2021
2022
2023
2024
1H 2025

Asia Alliance Bank

Market position

1st place
Return on equity

4th place
High liquid assets

4th place
Return on assets

11th place
Net profit

18th place
Deposits

15th place
Government Securities Portfolio

18th place
Authorized capital

15st place
Equity

21st place
Loan Portfolio

21st place
Income

21nd place
Assets

Asia Alliance Bank

Retail business

765 000 accounts
for 463 000 individuals

Bank services

782 113 Debit cards	25 ADM
9 269 Terminals	41 556 Visa Card
242 ATMs	6 529 Master card
252 E-pos terminals	

Alliance Mobile

Alliance Pay

Alliance Academy

Alliance Mikromoliya

Asia Alliance Bank

Credit lines

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

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

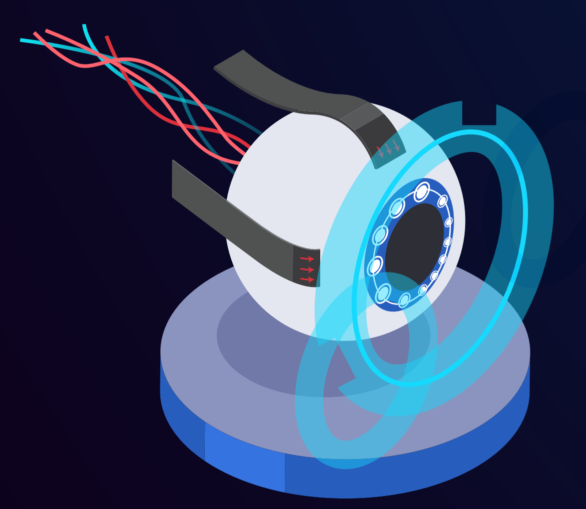
Asia Alliance Bank

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

BILLZ

New integration with **Bilzzz**

July



Unified front-end system

Operational CRM

Paperless customer service through biometric identification (VisionLab)

August

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

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

October

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

November

Development of a credit conveyor for legal entities

Data warehouse and management reporting

December

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