

ASIA ALLIANCE BANK

2023



O'zbekiston bo'yicha asosiy ma'lumotlar



O'rtacha yosh



Ishchi kuchi



Savodxonlik darajasi



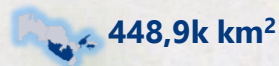
Tillar

O'zbek tili - rasmiy til
Rus tili - keng qo'llaniladi
Ingliz tili - tobora ommalashib bormoqda



Siyosiy tizim

Prezidentlik ko'ppartiyaviy
Demokratik Respublikasi



Maydoni



36 mln.

Aholi



O'zbekiston Markaziy Osiyoning o'rtasida joylashgan markazga ega



Rivojlangan infratuzilma



~50%

Urbanizatsiya darajasi



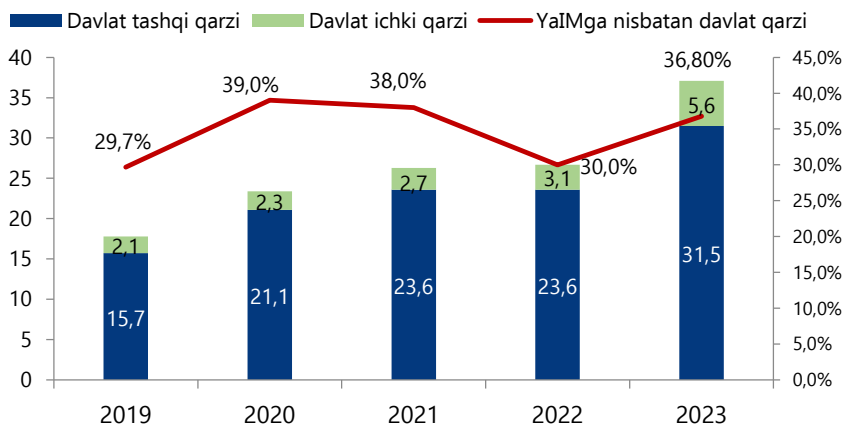
11

Xalqaro aeroportlar

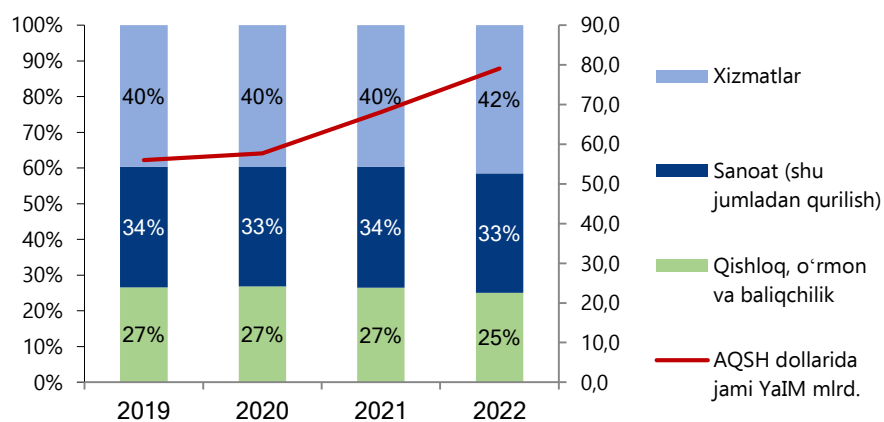


Makroiqtisodiy muhit

YaIMga nisbatan jami davlat qarzi milliard dollar. /(%)



YaIM hajmi va uning tarkibi, mlrd. /(%)



Mintaqa davlatlarining Fitch suveren reytinglari

Qozog'iston	BBB/Stable	2023 yil noyabr holatiga ko'ra
Ozərbayjon	BB+/Positive	2023 yil mart holatiga ko'ra
Gruziya	BB/Positive	2023 yil iyul holatiga ko'ra
O'zbekiston	BB-/Stable	2023 yil noyabr holatiga ko'ra
Armaniston	BB-/Stable	2024 yil yanvar holatiga ko'ra

FitchRatings **BB-**

MOODY'S **Ba3**

STANDARD & POOR'S **BB-**

01.01.2024 yil holatiga bank sektori mlrd. /(%)

Ko'rsatkich nomi	Jami	Yillik nominal o'sish
Aktivlar	52,8	17%
Kreditlar	37,1	21%
Depozitlar	19,6	12%
Kapital	7,9	22%

ASIA ALLIANCE BANK



Yilda tashkil etilgan

2009

kapital

\$68,5mln

Ustav kapitali

\$43,5 mln

Xodimlar

750

Moody's Reyting

B2 Stable

Klientlar soni

400000 & 16000

jismoniy va korxonalar
shaxslar

**Korrespondent
Hisob varaqalar**



Auditorlar



Mukofotlar

EUROMONEY

2016 va 2018 yillarda O'zbekistondagi eng yaxshi bank

ASIAMONEY

2022 va 2021 yillarda O'zbekistonning eng yaxshi kichik va o'rta biznes banki



2016, 2017, 2019, 2021 yillarda O'zbekistonda yil banki

**GLOBAL
FINANCE**

2022 va 2023 yillardagi eng yaxshi kichik va o'rta biznes banki 2016-2018 yillarda O'zbekistondagi eng yaxshi savdoni moliyalashtirish provayderi

2014-2020 yillarda O'zbekistondagi eng yaxshi bank

ADB TFP
TRADE FINANCE PROGRAM

2020 yilda kichik va o'rta biznesni moliyalashtirish bo'yicha eng yaxshi bank



**THOMSON
REUTERS®**

O'zbekistonning 2018-yildagi eng innovatsion banki

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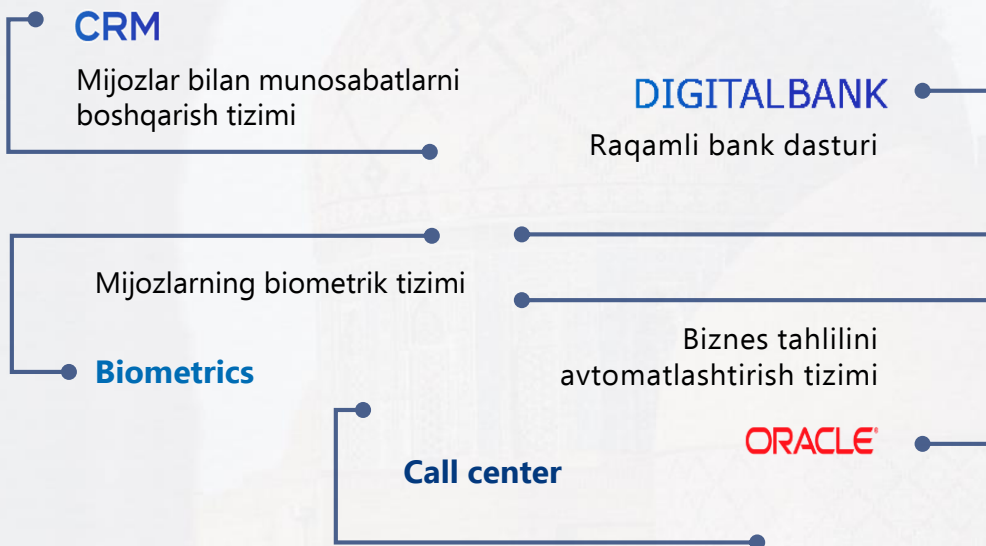
Ishonchli moliyaviy hamkor sifatida Bank olijanob obro'ga va mintaqaviy korporatsiyalarga xizmat ko'rsatish va xalqaro moliya institutlari bilan hamkorlik qilish bo'yicha katta tajribaga ega bo'ldi.

Asosiy ustunliklari

- Etakchi korxonalar va xorijiy kompaniyalarning vakolatxonalaridan tashkil topgan istiqbolli korporativ mijozlar bazasi



- Aktivlarni boshqarishning yuqori sifati va Risklarni boshqarishning samarali tizimi
- Start-apni ishga tushirish tajribasi (CLICK loyihasi - naqd pulsiz to'lovlar tizimi, 2022 yilda aylanma - 234 mln. dollarni tashkil etdi)
- Davlat qimmatli qog'ozlari bozorida asosiy dileri
- Raqamli banking

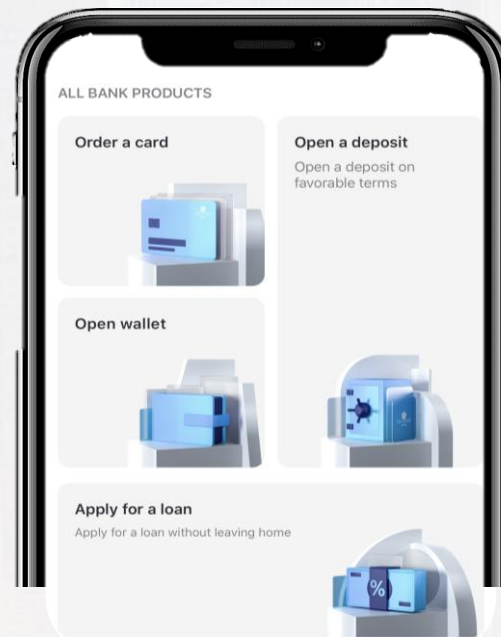


2021-2022 yillarda amalga oshirilgan muvaffaqiyatli loyihalardan biri bu Raqamli bank platformasidir. **Raqamli bank platformasi** - bu uzoq kanallar orqali yangi mijozlarni jalb qilish va ularning sodiqligini ta'minlash uchun mo'ljallangan tizim. Bu jismoniy shaxslar uchun noyob bank xizmatini yaratish orqali mijozlarning bir nechta kanallar bo'yicha so'rovlarini ko'rib chiqish hamda mijozlarning 24/7 tranzaksiyalarini amalga oshirish imkonini beradi.

Alliance mobil ilovasi

Alliance yangi ilovasining afzalliklari

- Ish jarayonini tezlashtiradigan texnologik tizim
- Zamonaviy va qulay dizayn
- Keng funktsionallik (masofadan identifikatsiya qilish, onlayn kreditlash va sug'urtalash, moslashtirilgan depozit konstruktori va boshqalar)



ESG va Barqaror moliya

01

2022

- ESG tashabbusi bo'yicha strategik maqsad qo'yish
- ESGni amalga oshirish bo'yicha etakchi mutaxassislar bilan muzokaralar

02

2023-2024

03

- Raiffeisen Bank International ESG maslahatchisi
- ESG oshkor qilish talablariga rioya qilish
- ESG moliya siyosatini ishlab chiqish

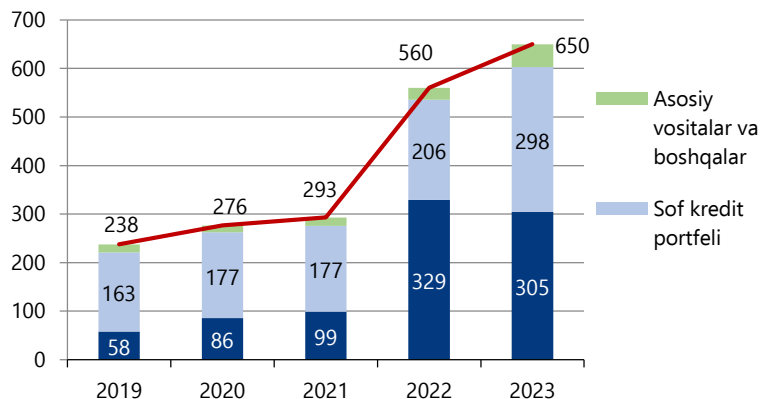
04

2025

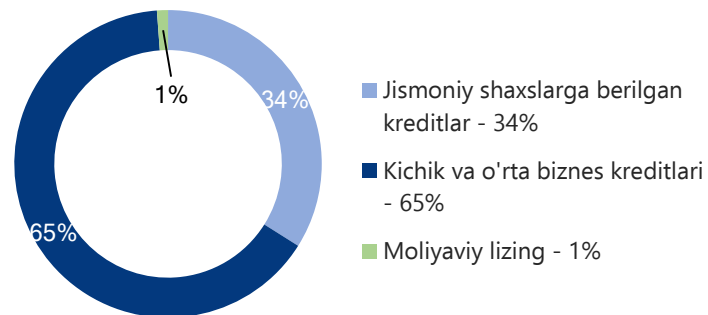
- ESG masalalarini asosiy biznes strategiyalariga integratsiya qilish
- Maqsadli biznesni boshqarishda etakchi mavqega erishish

Moliyaviy samaradorlik (1/2)

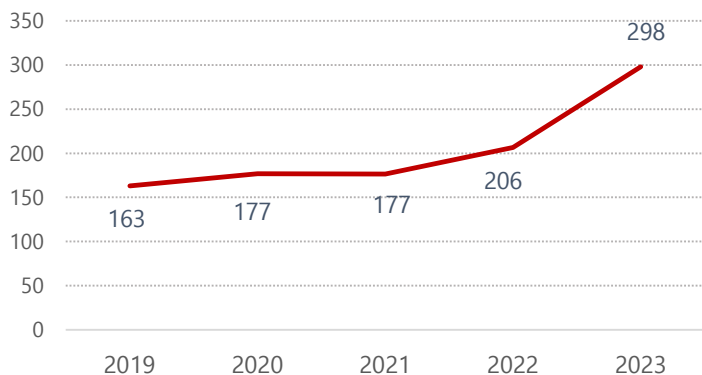
AQSH dollaridagi aktivlar, mln.



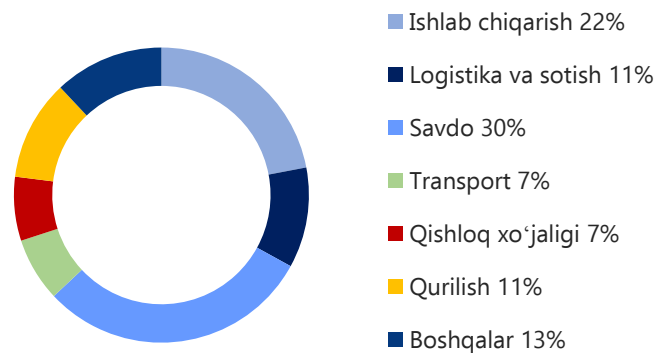
01.01.2024 yil holatiga mijozlar tomonidan kredit portfeli



AQSh dollarida kredit portfeli, mln.

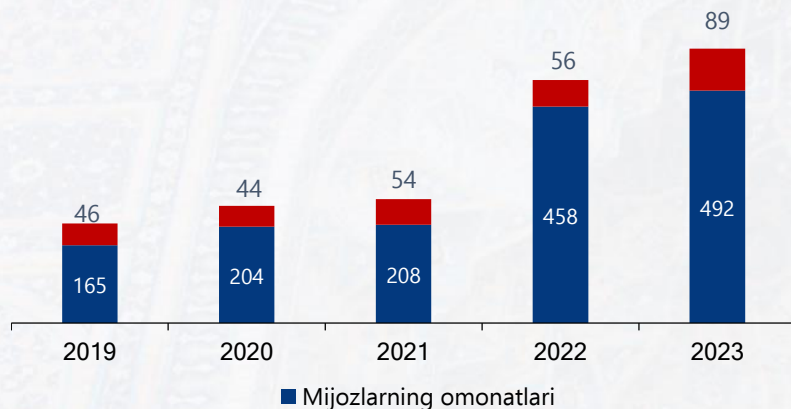


Tarmoqlar bo'yicha kredit portfeli 01.01.2024

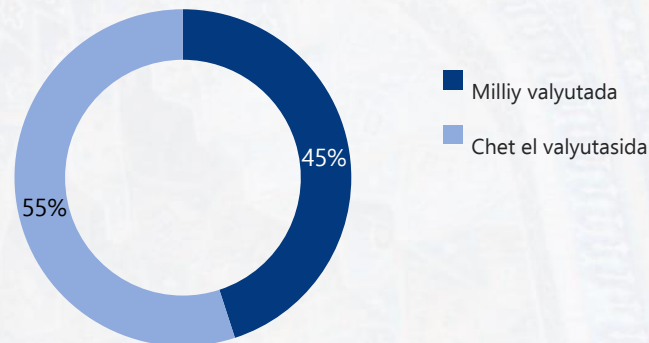


Moliyaviy samaradorlik (2/2)

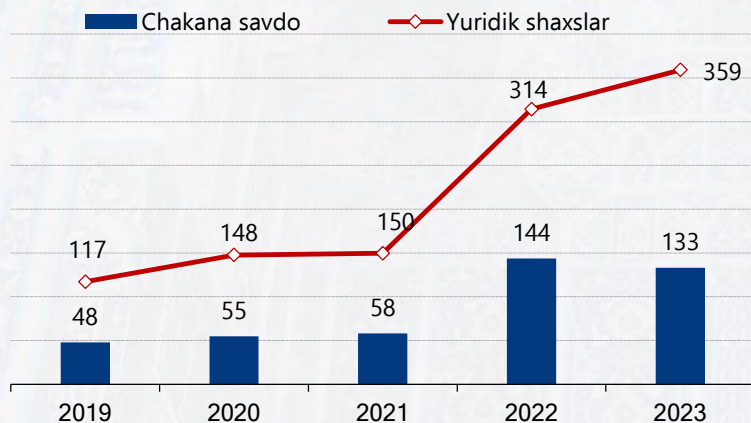
AQSH dollarida majburiyatlar, mln.



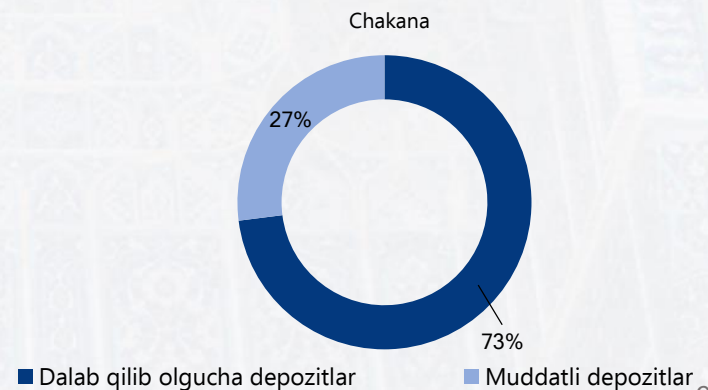
01.01.2024 yil holatiga majburiyatlar tarkibi



AQSH dollaridagi depozitlar, mln.

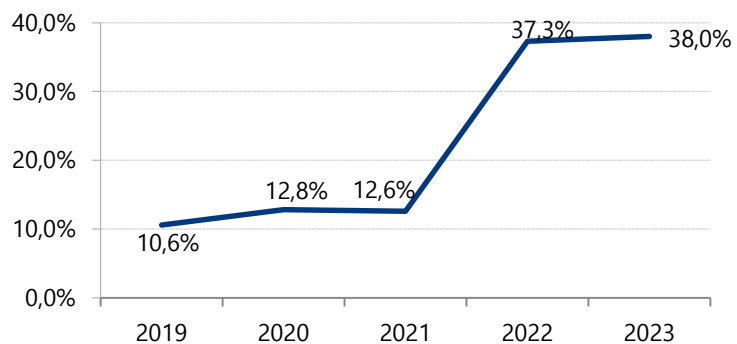


01.01.2023 yil holatiga ko'ra depozit tarkibi

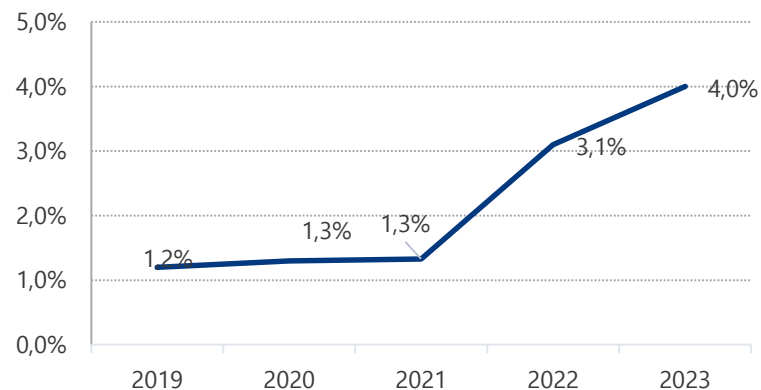


Asosiy samaradorlik nisbatlari

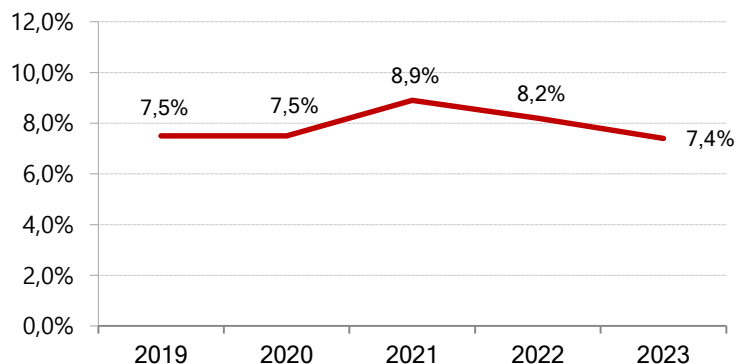
Kapitalning rentabelligi



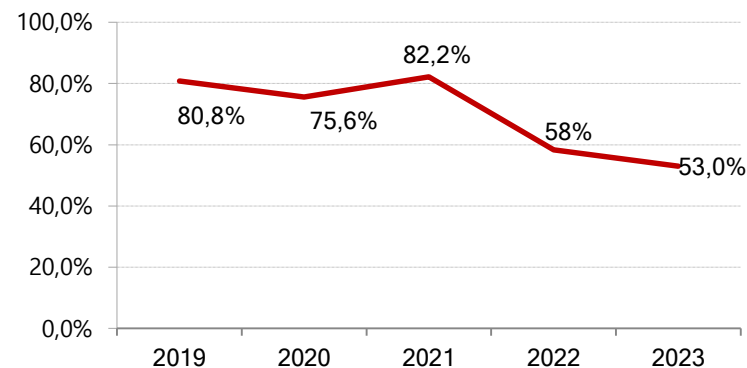
Aktivlar rentabelligi



Sof foiz marjasi

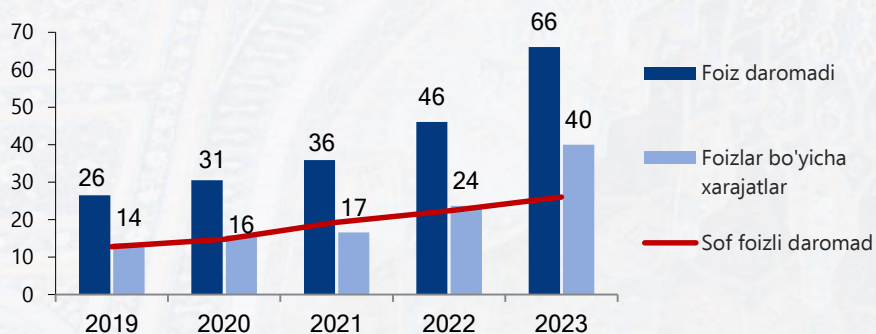


Xarajat/daromad

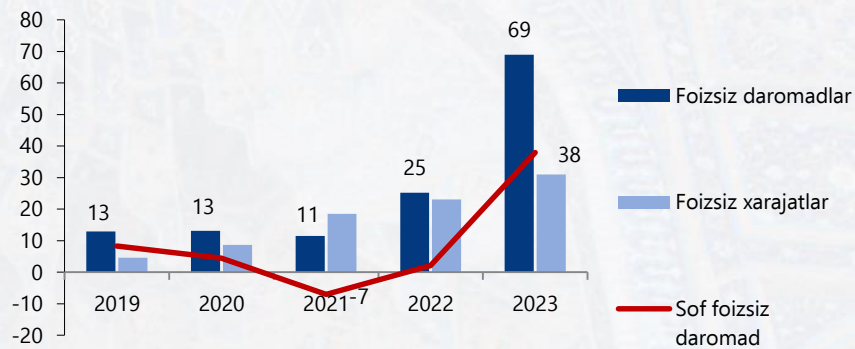


Asosiy foyda omillari

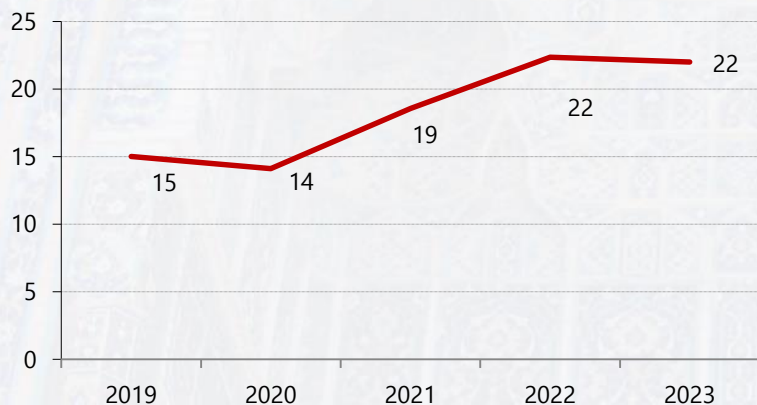
AQSh dollarida sof foiz daromadi, mln.



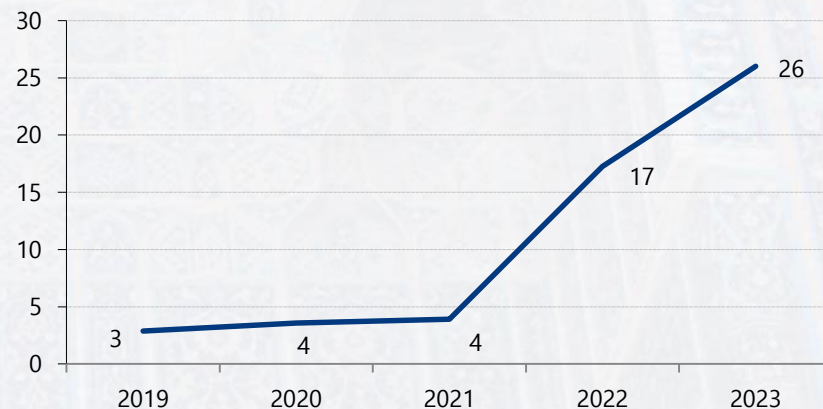
AQSh dollarida sof foizsiz daromadi, mln.



AQSh dollarida operatsion xarajatlar, mln.

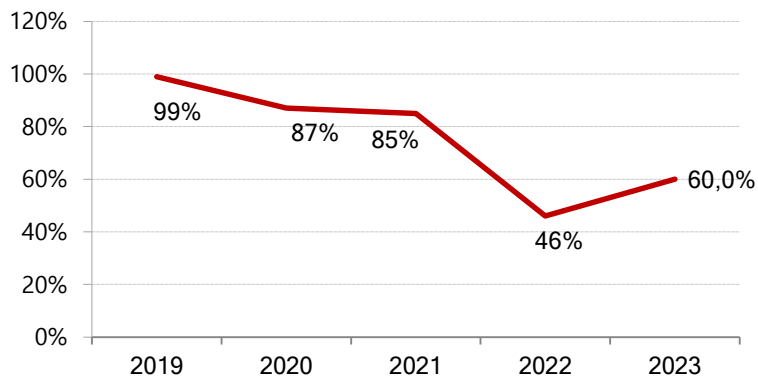


AQSh dollarida sof foyda, mln.

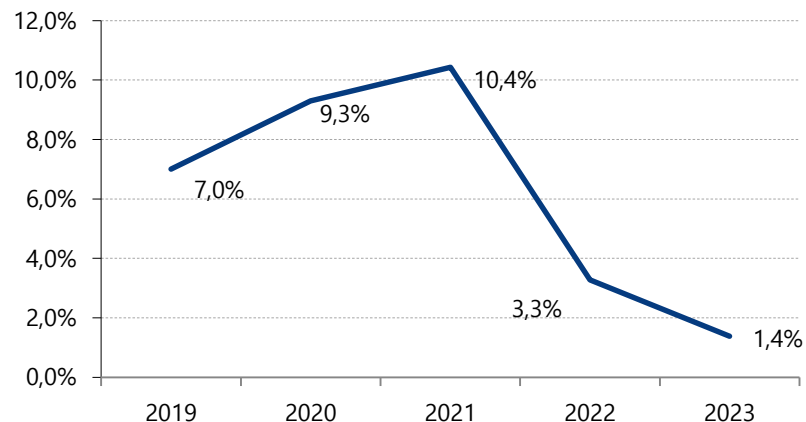


Likvidlik holati va risk profili

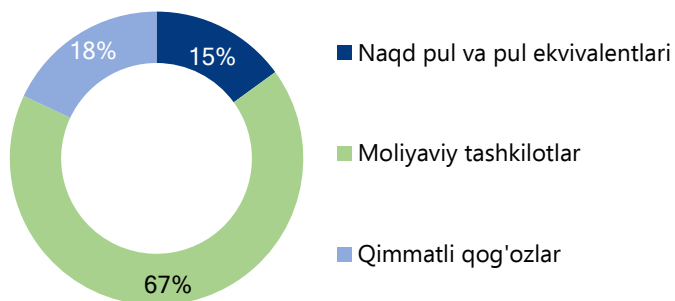
Kreditlar/depozitlar (AQSh dollari, mln.)



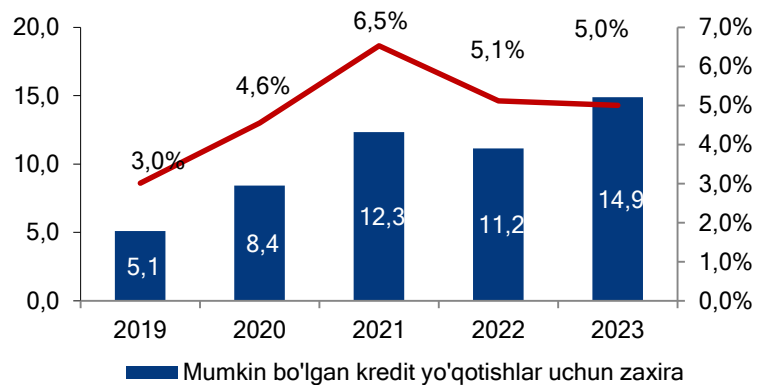
NPL, %



01.01.2024 yil holatiga likvid aktivlarning taqsimlanishi

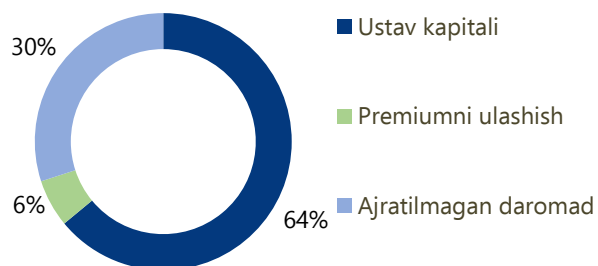


AQSH dollarida, mln.

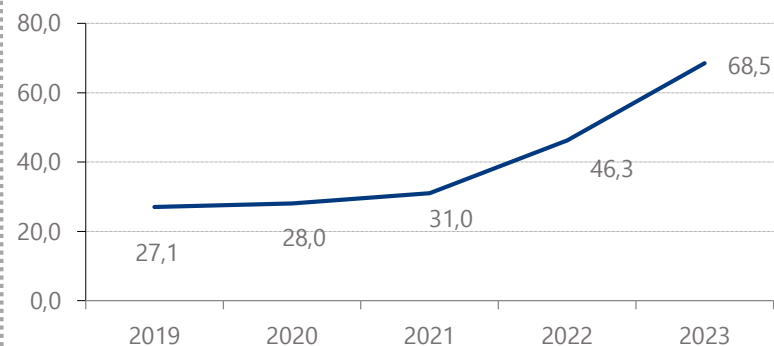


Kapitalning etarliligi va asosiy ko'effitsientlari

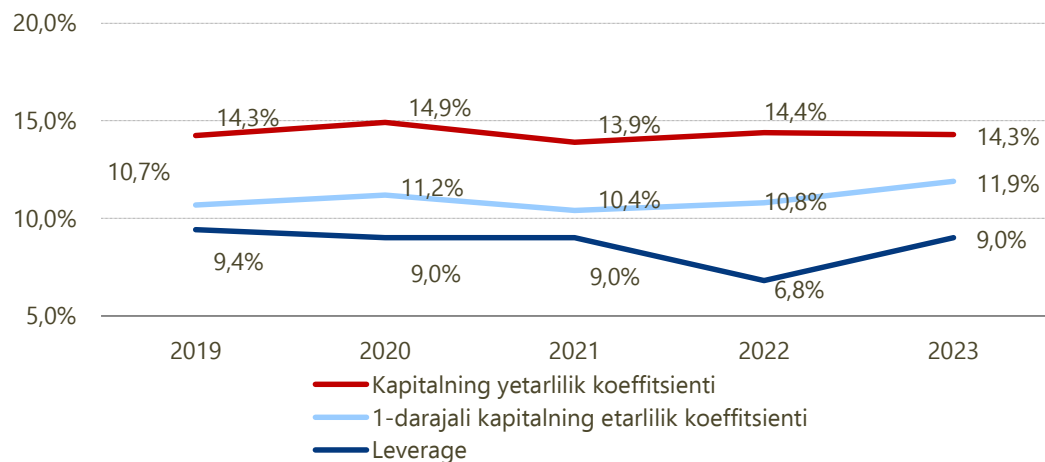
01.01.2024 yil holatiga o'z kapitali AQSh dollarida, mln.



AQSh dollaridagi kapital dinamikasi, mln.



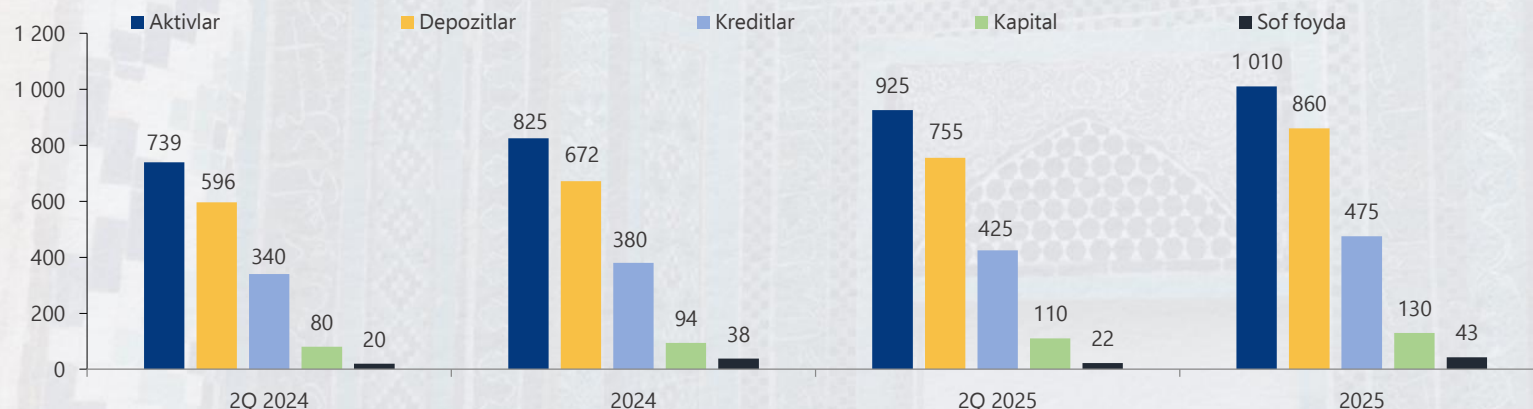
Kapitalning yetarlilik ko'effitsientlari



Asosiy strategik maqsadlar

- Bozorda yetakchi mavqeyini mustahkamlash, ko'p millatli va xorijiy kompaniyalar uchun asosiy bank sifatida namoyon bo'lish.
- Mamlakat bo'ylab bank infratuzilmasini rivojlantirish va kengaytirish, shuningdek, biznes jarayonlarini takomillashtirish.
- Xorijiy moliya institutlari va investorlar bilan hamkorligini kengaytirish. O'zbekistonda to'g'ridan-to'g'ri xorijiy investorlar uchun asosiy bank bo'lish.
- Umumiy daromadning yiliga 35% oshirish.

AQSh dollarida asosiy strategik ko'rsatkich, mln.



Bank kapitallashuvini 80 million dollarga oshirish kutilmoqda. 2024 yilning 2-choragigacha va 110 mln. 2025 yilning 2-choragida tashqi va ichki inyeksiyalar orqali.

Kontaktlar

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