

Annex No.3  
To the Minutes of the Extraordinary  
Meeting of shareholders  
«ASIA ALLIANCE BANK» JSCB

«APPROVED BY»  
The Resolution of the General Meeting of  
shareholders  
"ASIA ALLIANCE BANK" JSCB  
31 January 2017  
(Minutes No. AC-1/2017 dated  
6 February 2017)

ASIA ALLIANCE BANK  
DEVELOPMENT STRATEGY  
FOR LONG-TERM PERSPECTIVE  
2017-2024

**Strategic goal of the Bank for the long term perspective** is to build a banking business with the highest standards of service and high brand recognition.

**Slogan: ASIA ALLIANCE BANK** - Your new opportunities

**Mission:** To become a first-class Commercial Bank of Uzbekistan with high market positions and financial stability. The Bank, offering its clients the full range of banking services, and adhering to high standards of banking services, shall contribute to the growth of the well-being of its customers by its development, thereby contributing to the economic development of our country.

**Corporate values:** Creation. Innovation. Trust and justice. Bank for the customer. Teamwork. Patriotism.

### **The main directions of the strategy**

1. Strengthening market positions of the Bank and increasing customer loyalty by developing sales channels and launching new products that meet the current needs of customers, as well as attracting a strategic investor to the Bank's capital.

2. Development of key banking competencies in such areas as active sales, attraction and customer service, risk management, introduction of the ideology of constant improvement and self-improvement, continuous increase in the efficiency of work.

3. Intensive development of retail banking services on the basis of bank cards and ensuring the growth of self-service operations by providing the widest possible range of remote technologies and available operations to customers.

4. Investments in updating the IT platform and improving the service infrastructure, as well as introduction of a performance system capable of continuous improvement and innovative development.

5. Development of the corporate governance system in accordance with the best world practices and the interests of shareholders.

6. Creation of a strong corporate culture and generation of loyal highly qualified personnel by motivating employees to achieve key business goals and performance indicators.