



# Presentation 2024



## Joint-stock Commercial Aloqabank maintains membership in:

- Uzbekistan Banking Association;
- Uzbekistan Republican Currency Exchange;
- Fund of Guarantee Citizens' Deposits in Banks;
- Republican Stock Exchange "Toshkent";
- Uzcard va HUMO national payment systems;
- SWIFT international payment system;
- VISA international payment system;
- MasterCard international payment system;
- UnionPay international payment system;
- Uzbekistan Lessors Association.

## International Rating:

MOODY'S  
31.01.2023y.

- Long Term CRR – Ba3
- Foreign currency deposit rating – B2/NP
- Outlook– «Positive»

## External auditors:

- 2017-2023–  
PricewaterhouseCoopers
- 2015-2016 – Deloitte Touche  
Tohmatsu Limited
- 2012-2014 –  
PricewaterhouseCoopers

## IFRS 9.0

- Financial statements of 2018-2020 were prepared in accordance with IFRS 9

## National Rating:



- Credit rating – «uzA+» (High)
- Outlook– «Stable»

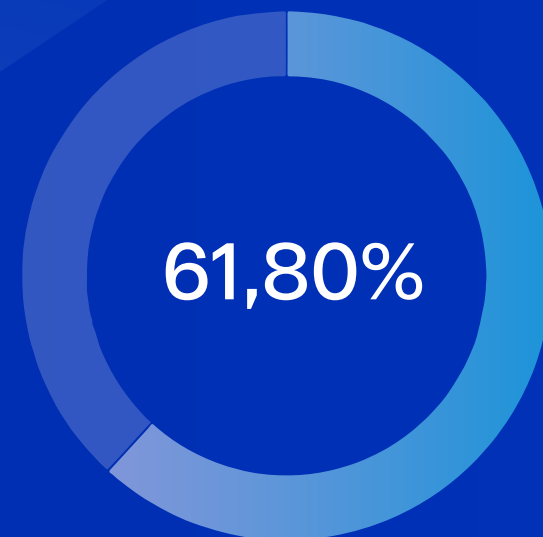
## ISO 9001:2015

- October 2018, «Bank Services Quality Management» Certificate of Conformity

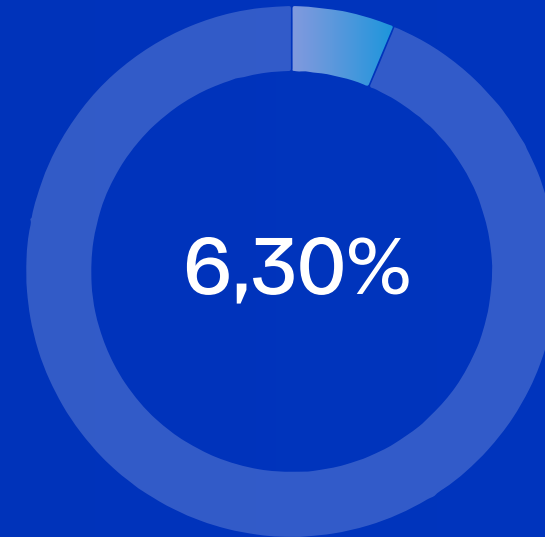
*Joint-Stock Commercial Aloqabank was established in accordance with the Decree of the Cabinet of Ministers of the Republic of Uzbekistan №502 of October 12, 1994 to provide economic support to the enterprises of the Uzbek Communications and Informatization Agency and small and medium-scale business entities.*

## Structure of shareholders (01.01.2024)

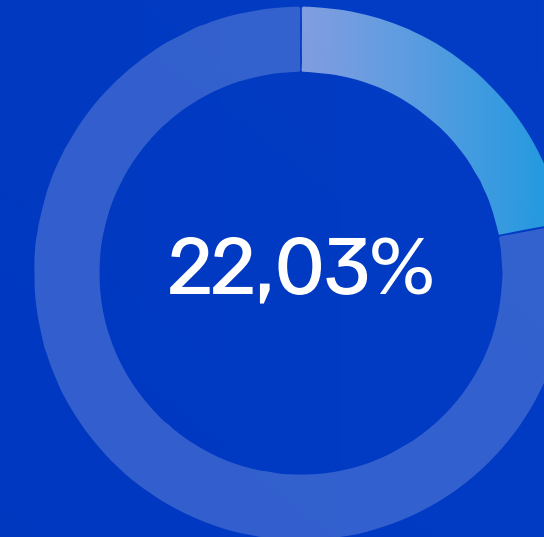
Fund for Reconstruction and Development of Uzbekistan



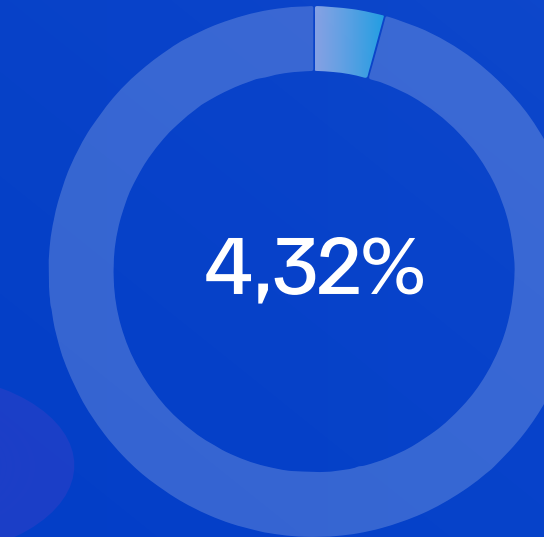
Information and Communication Technologies Development Fund



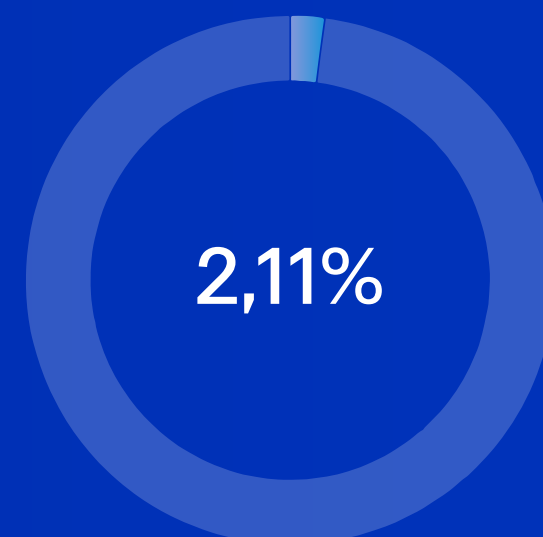
Joint-stock Company Uztelecom



The Ministry of Economy and Finance of the Republic of Uzbekistan



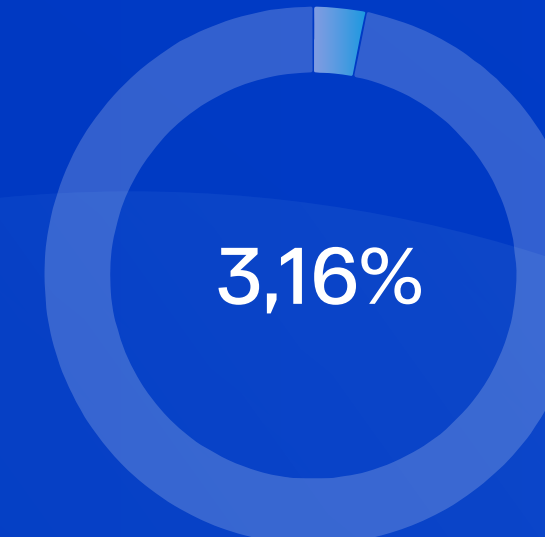
SUE "Electromagnetic Compatibility Center"



Individuals



Others



### SHAREHOLDERS:

4 736 Individuals: **0,29%**  
672 Legal Entity: **99,71%**

### Number of shares:

9,826,990,473 Ordinary shares **1 191,4 bln. UZS**  
18,000,000 Preferred Shares **2,2 bln. UZS**

*Aloqabank JSC confirms that there are no (additional) individuals who directly or indirectly own, control or have the right to vote in the amount of 10% or more of the bank's shares.*



## THE NETWORK OF BANKING SERVICES (01.01.2024)



Zoomrad application



Internet banking



Aloqabusiness application



E-POS terminals



Call-center:  
+998 71 230 77 77



Web-site:  
[www.aloqabank.uz](http://www.aloqabank.uz)



**1 571 985**  
Debit cards



**1 728 605**  
Individuals



**48 866**  
Entities



**2 mln +**  
Zoomrad  
Mobile application



**155**  
ATMs



**17 745**  
EPOS Terminals



**59**  
Service centers



**27 900**  
Aloqabusiness application



**80**  
Infokiosks



**14 828**  
Terminals



**15**  
Regional  
Service Center



**8 500+**  
Internet banking



# CLIENT BASE

Number of clients  
*Thousand.*

Total:  
**+1 777**

Corporate clients  
**+48**

Retail clients  
**+1 728**

Dynamics of clients (thousand)



Dynamics of clients (thousand)



Dynamics of clients (thousand)



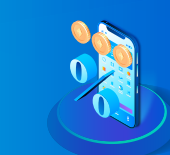
Internet banking

**>8,5**



ZOOMRAD application

**>2mln**



Aloqabusiness application

**>27,9**

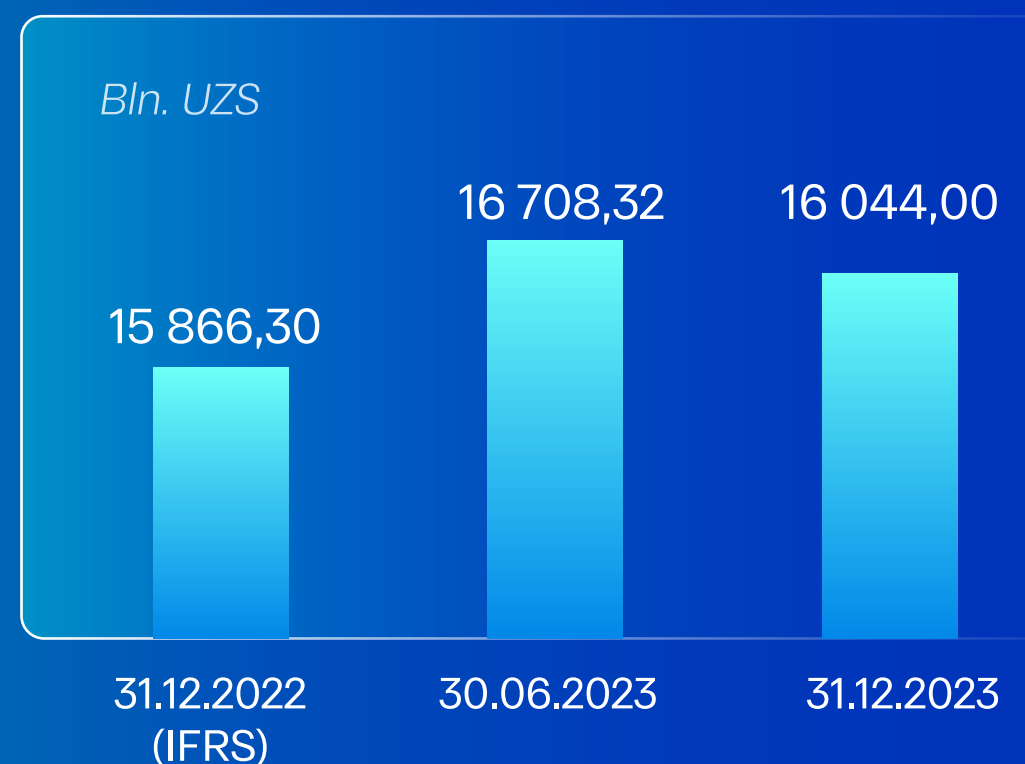
VOSTRO ACCOUNT

**62**

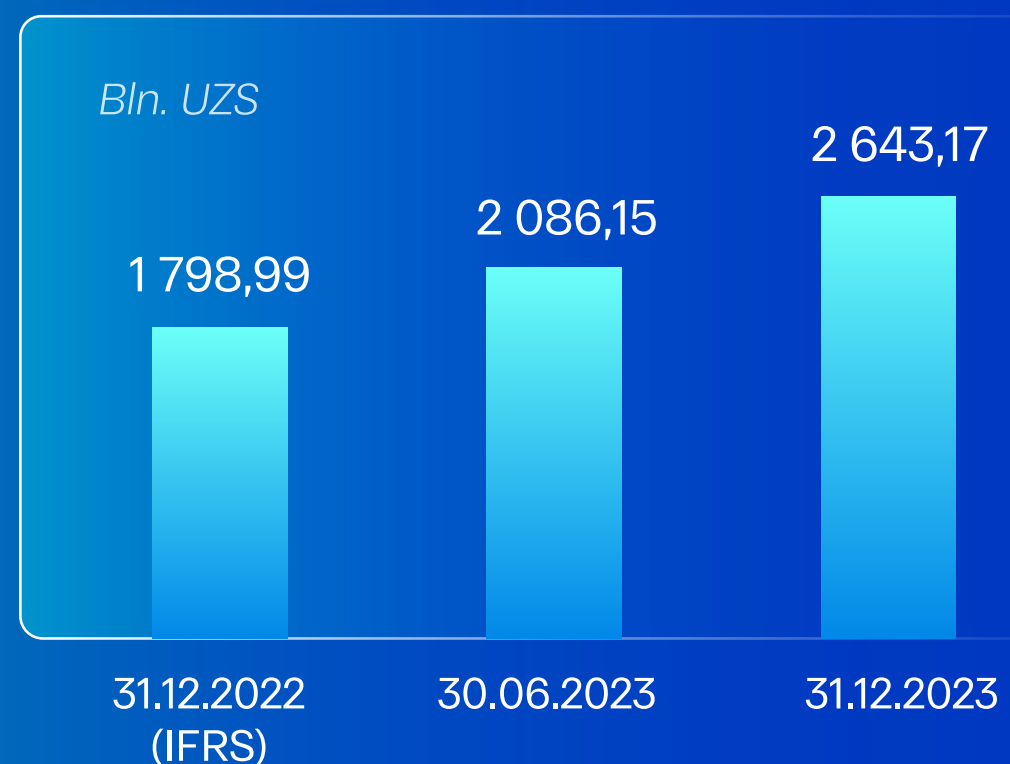
NOSTRO ACCOUNT

**28**

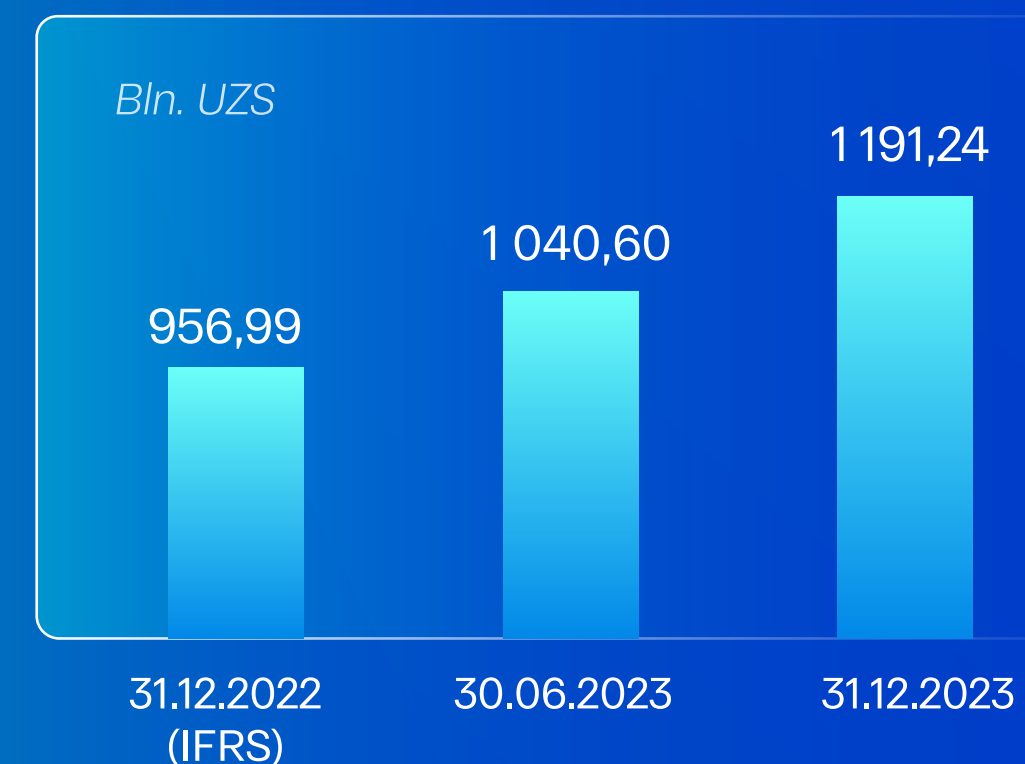
## Assets



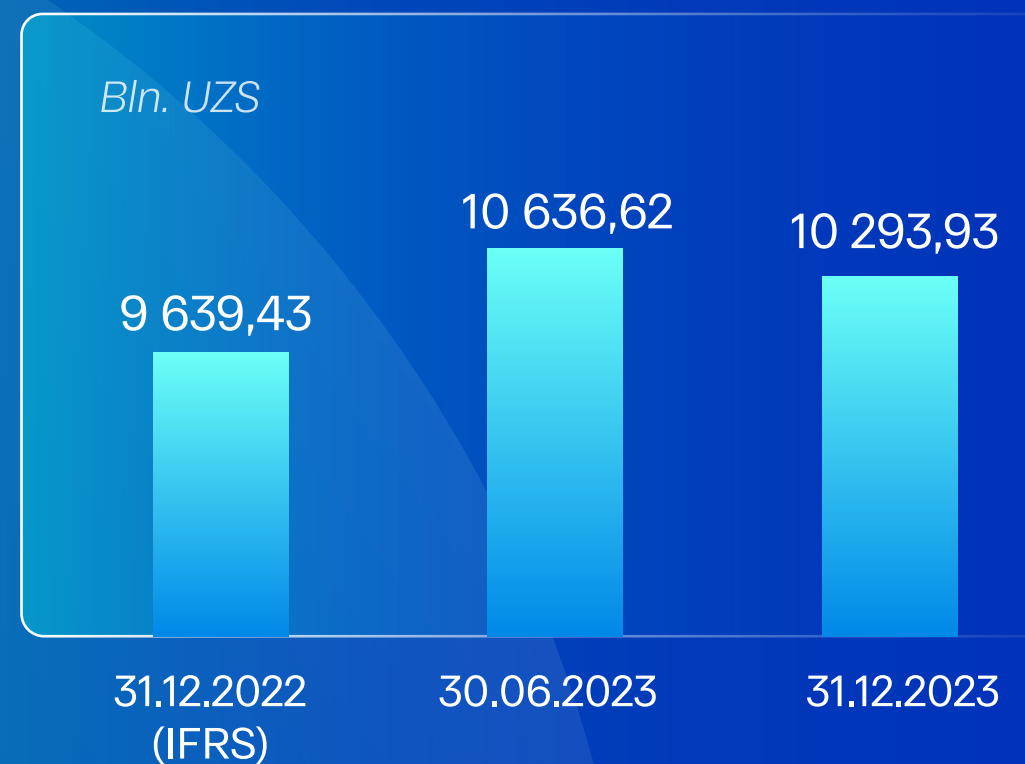
## Equity



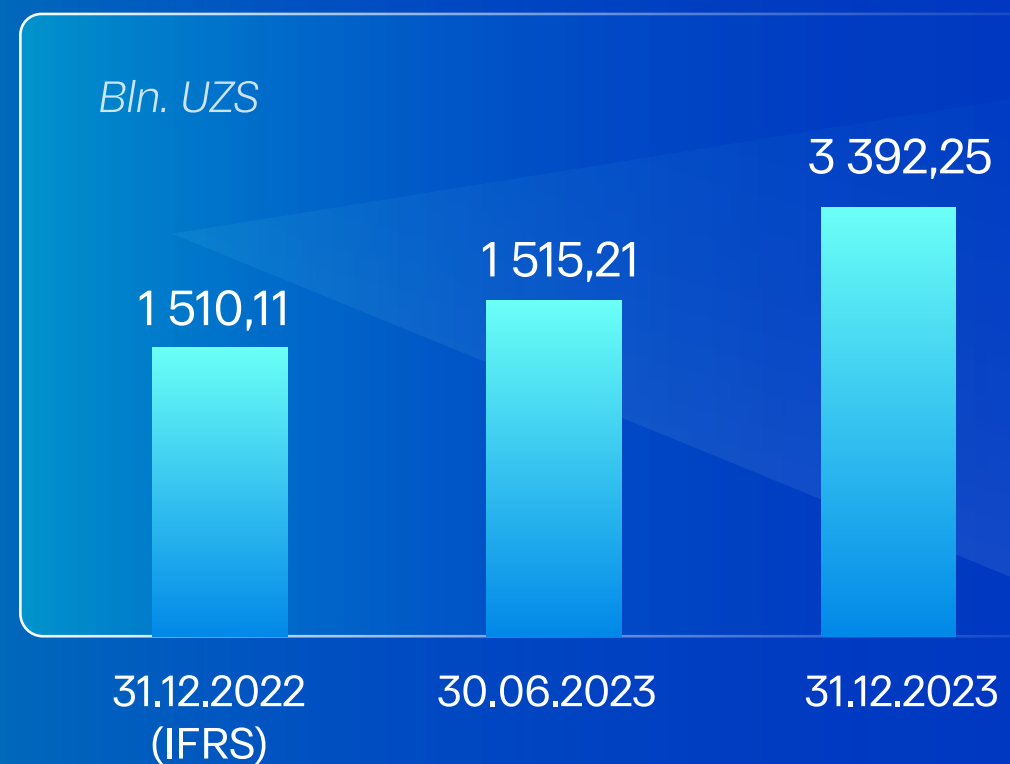
## Charter Capital



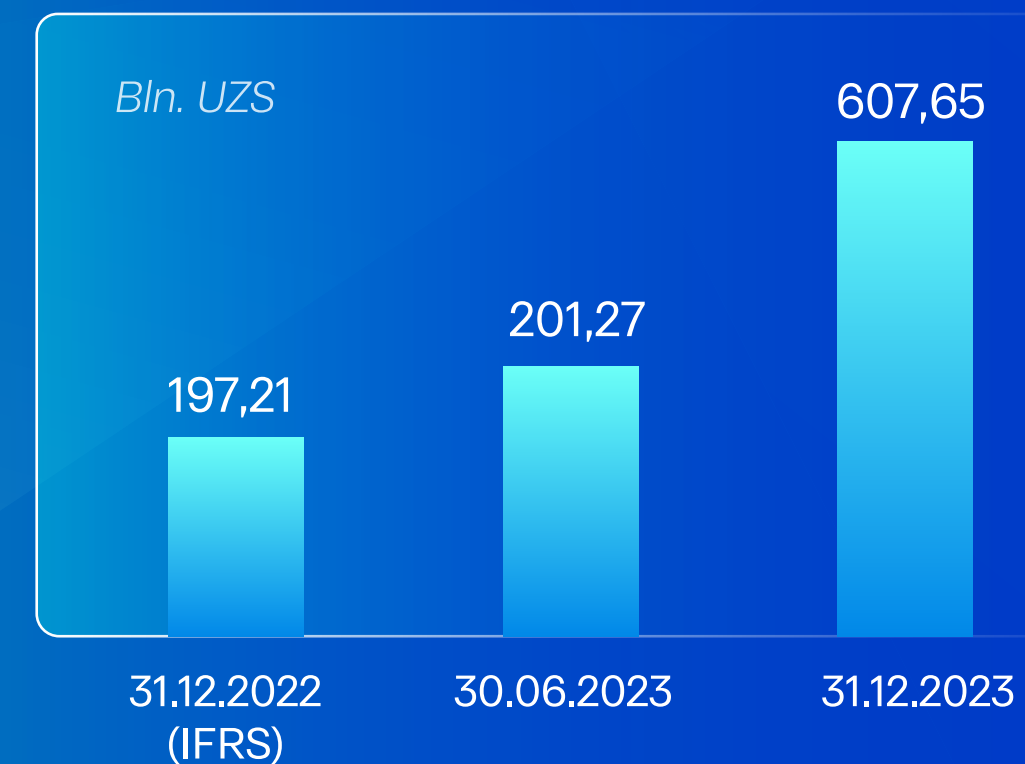
## Loan portfolio



## Income



## Net profit



Key indicators  
As of 01.01.2024

ROE  
**27,4 %**

ROA  
**3,8 %**

CAR  
**16.45 %**

NPL  
**1,52 %**

LCR  
**103,1 %**

CIR  
**41.1 %**

# Diversification of Loan portfolio (01.01.2024)



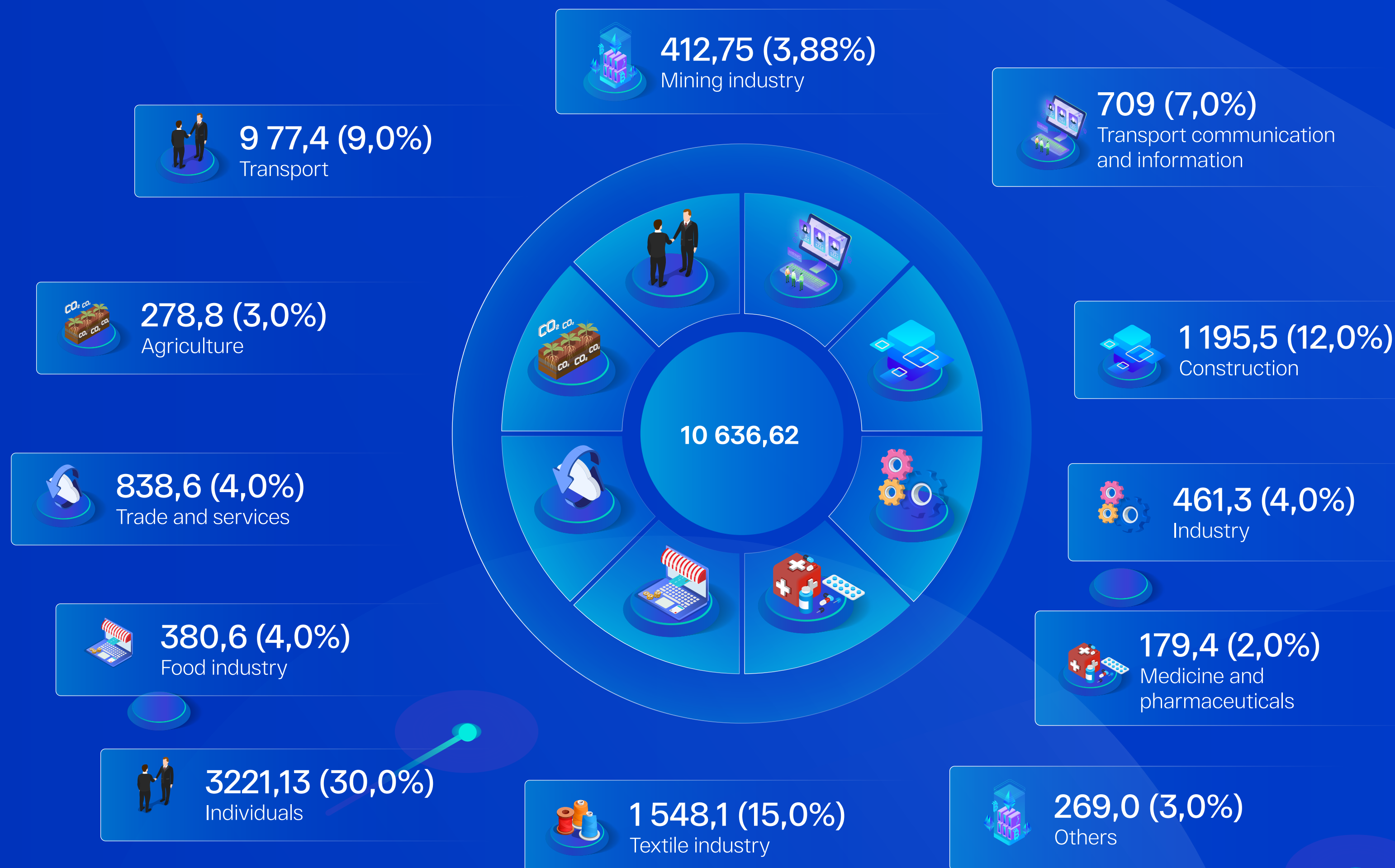
## Diversification of term portfolio structure

Short term  
**4,16 %**

Long term  
**95,5 %**



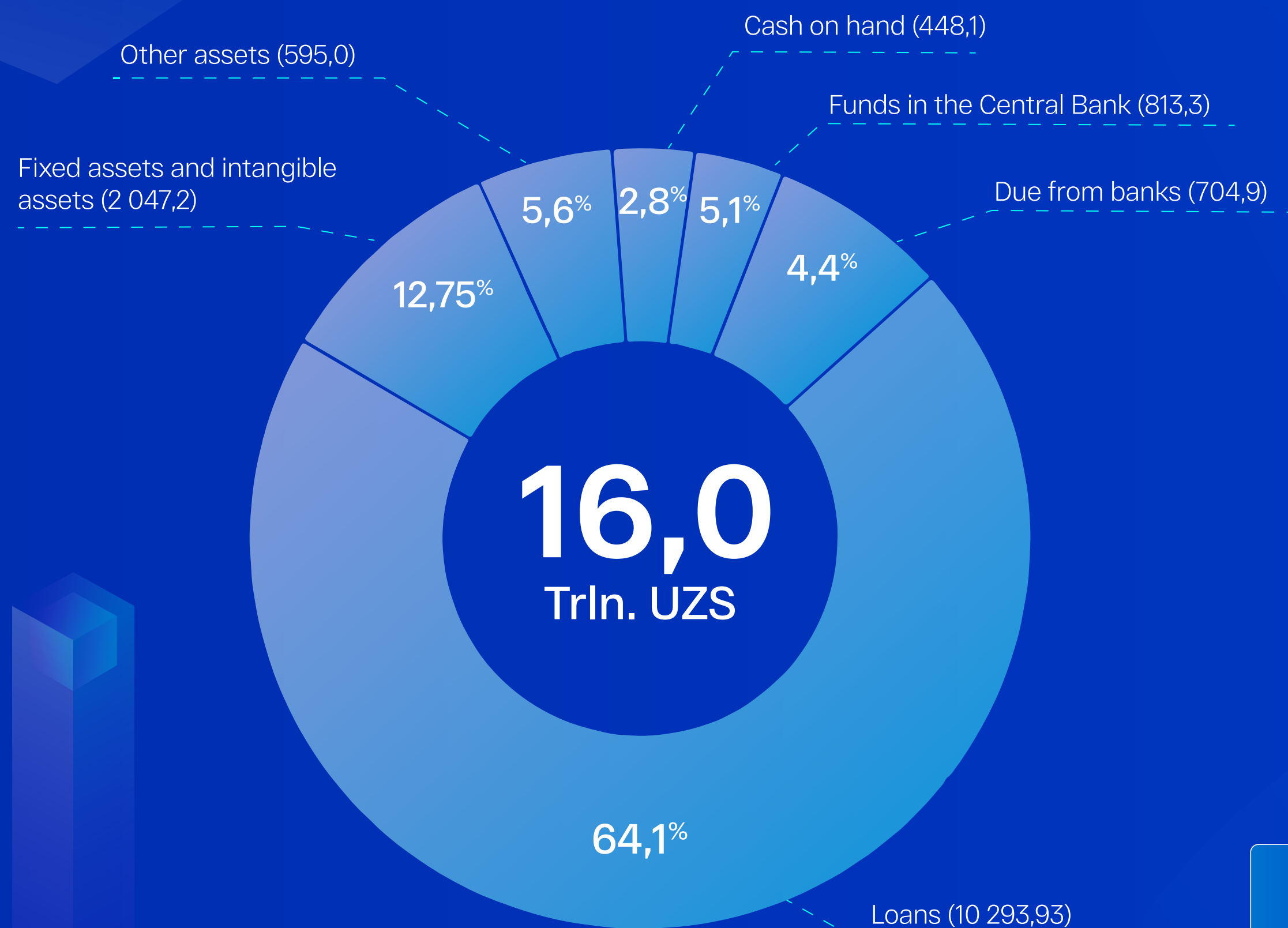
## Diversification of Loan portfolio



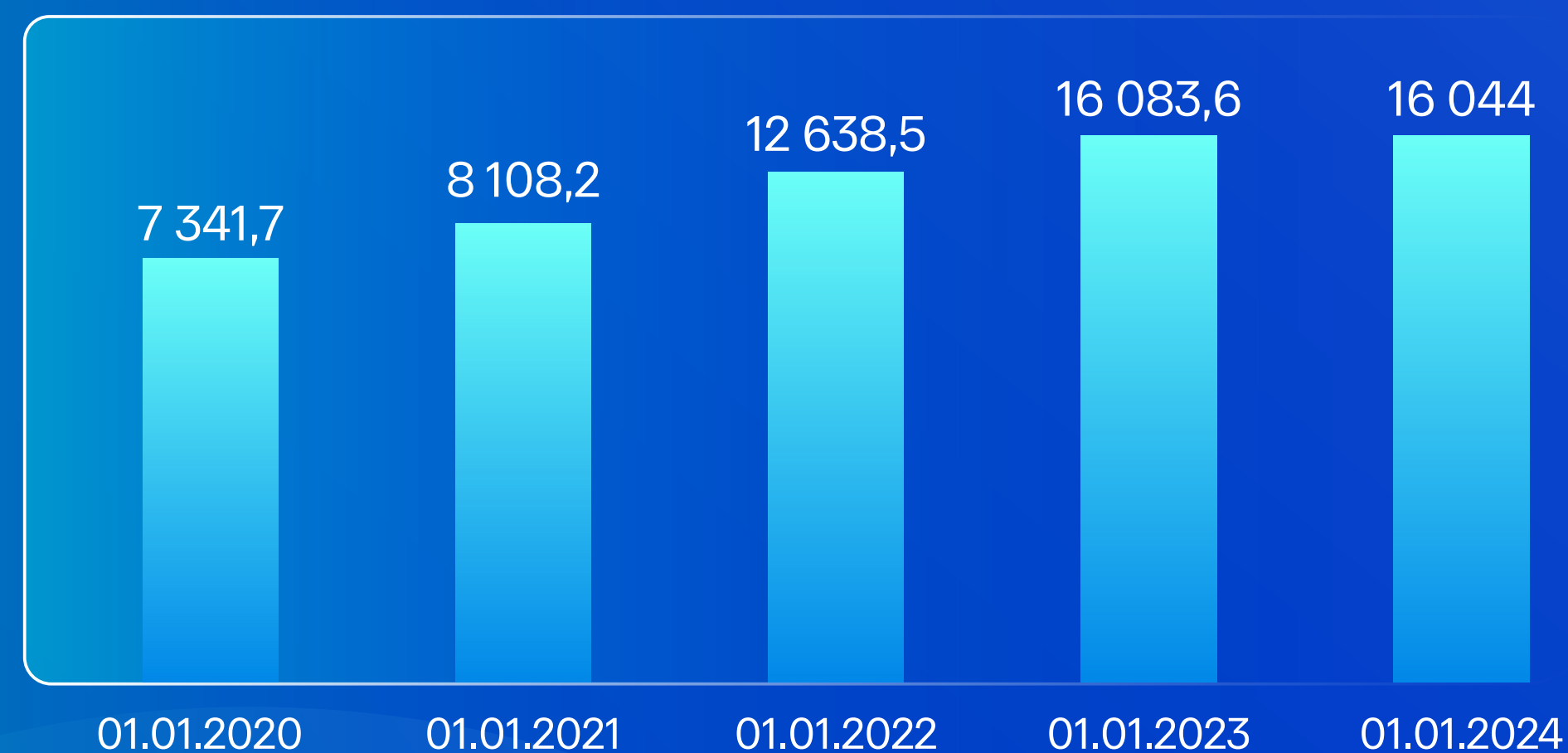


# Structure of banking assets 01.01.2024 (bln in UZS)

## Structure of banking assets

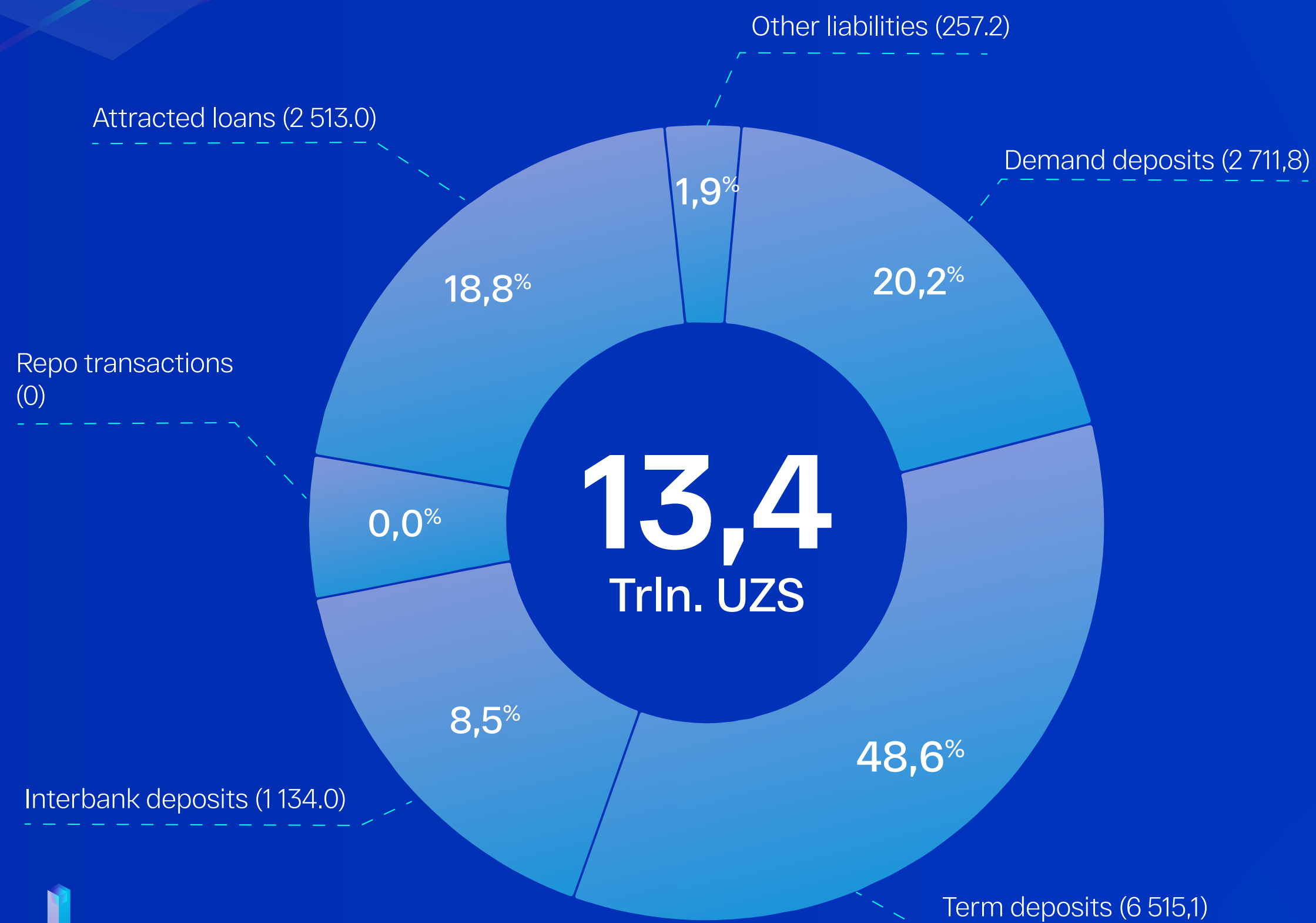


## Dynamics of banking assets

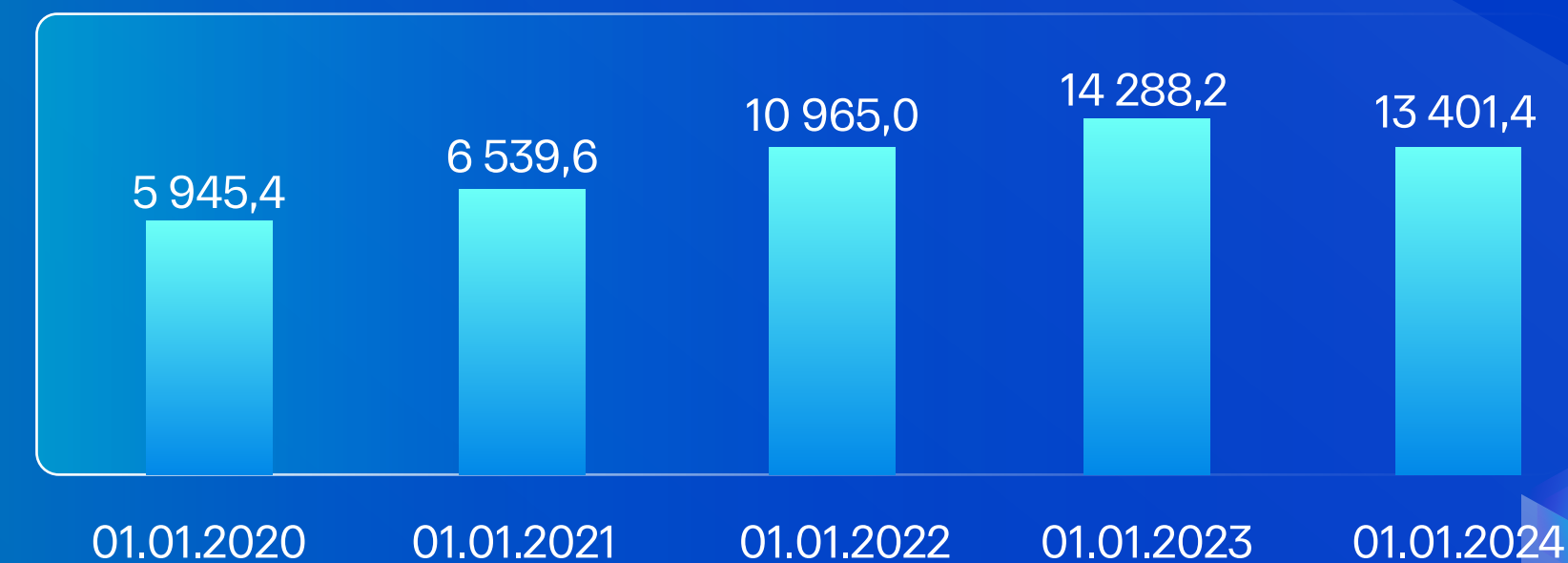


**ROA 3,8%**  
Return on assets

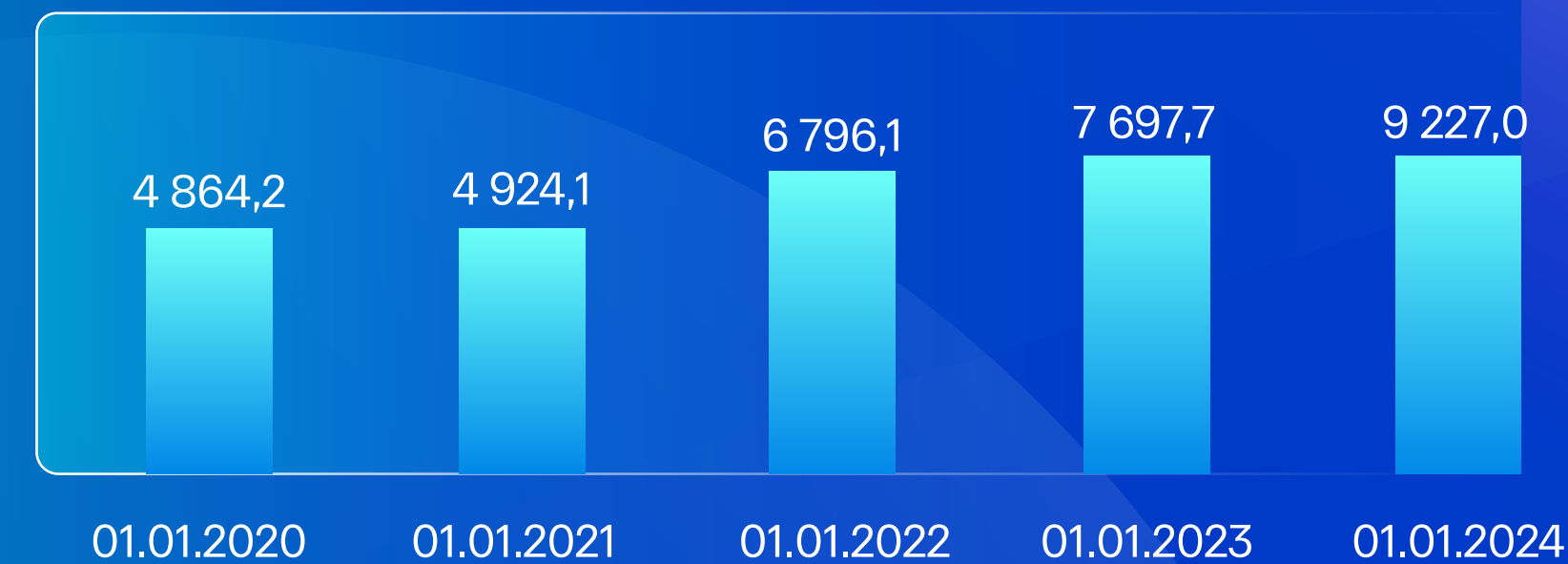
The structure of the bank's liabilities



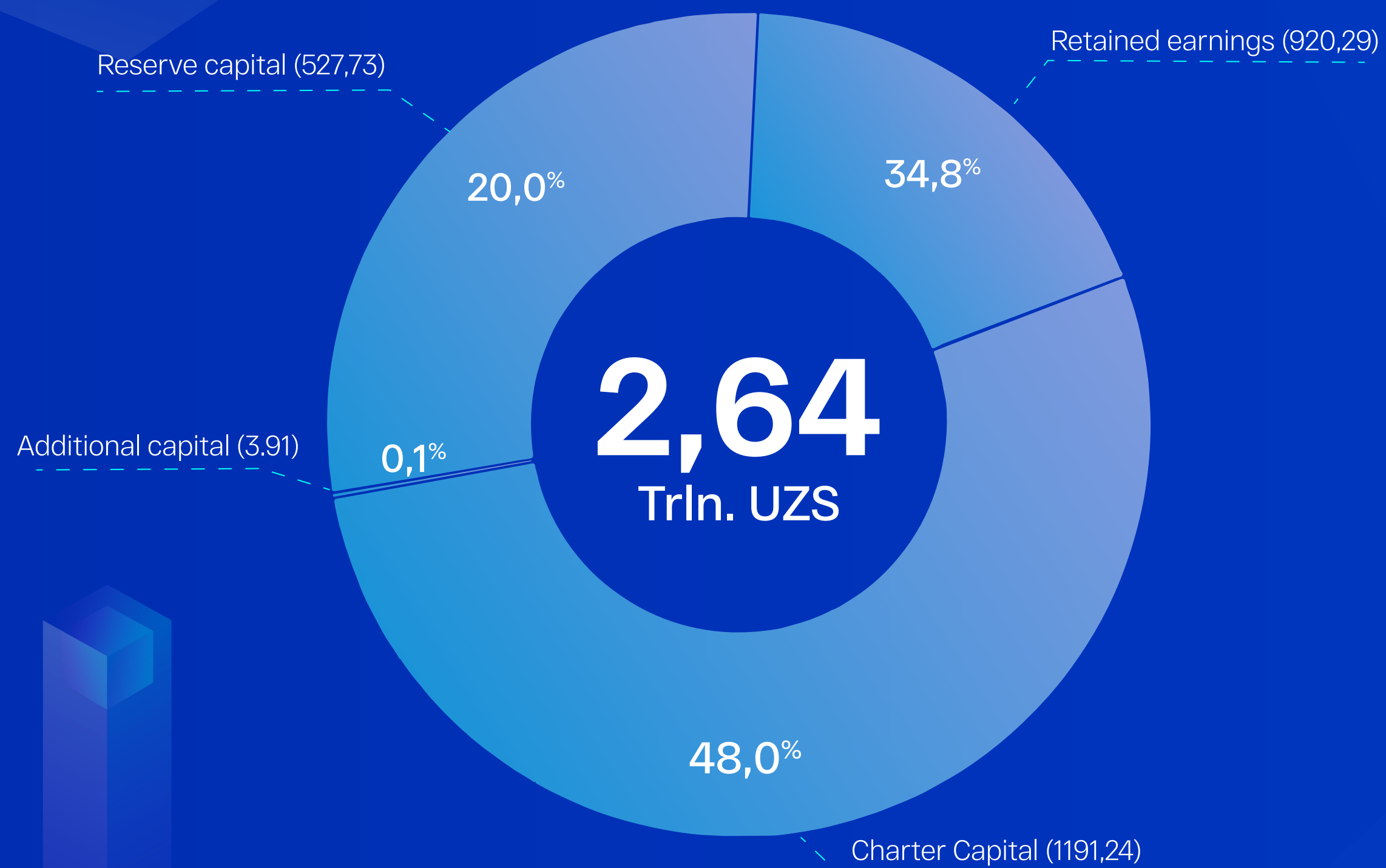
Dynamics of bank liabilities



Dynamics of bank deposits



The structure of the bank's capital



**ROE 27,3%**  
Return on equity

Bank equity dynamics





**ITFC**  
Amount of contract: \$ 15,0 mln



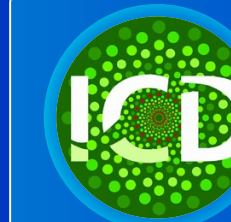
**WORLD BANK GROUP (IBRD and IDA).**  
Amount of contract: \$ 61,50 mln

**ODDO BHF (Germany)**  
Amount of contract: \$ 15,0 mln



**Commerzbank AG**  
Amount of contract: \$ 65,09 mln

**Asian Development Bank**  
Amount of contract: \$ 80,0 mln



**ICD**  
Amount of contract: \$ 40,00 mln

**JICA:**  
Amount of contract: \$ 5,00 mln



**Eximbank of China**  
Amount of contract: \$ 10,00 mln



## Bank's own software products


- AloqaBusiness mobile application for legal entities;
- AloqaMobile mobile application for individuals;
- AloqaExpress application for local money transfers;
- Credit monitoring system;
- Automated scoring system;
- Automatic repayment of overdue loans.
- Collateral database

## Realized projects

 **20** Online money transfers from countries to cards of all banks through the Zolotaya Korona system


 **15** The service of replenishment and transfer cash through

 Zoomrad mobile application with new features for individuals

 Acceptance of maintenance payments through a single bank account, online application for opening a bank card and online acceptance of maintenance payments by cards

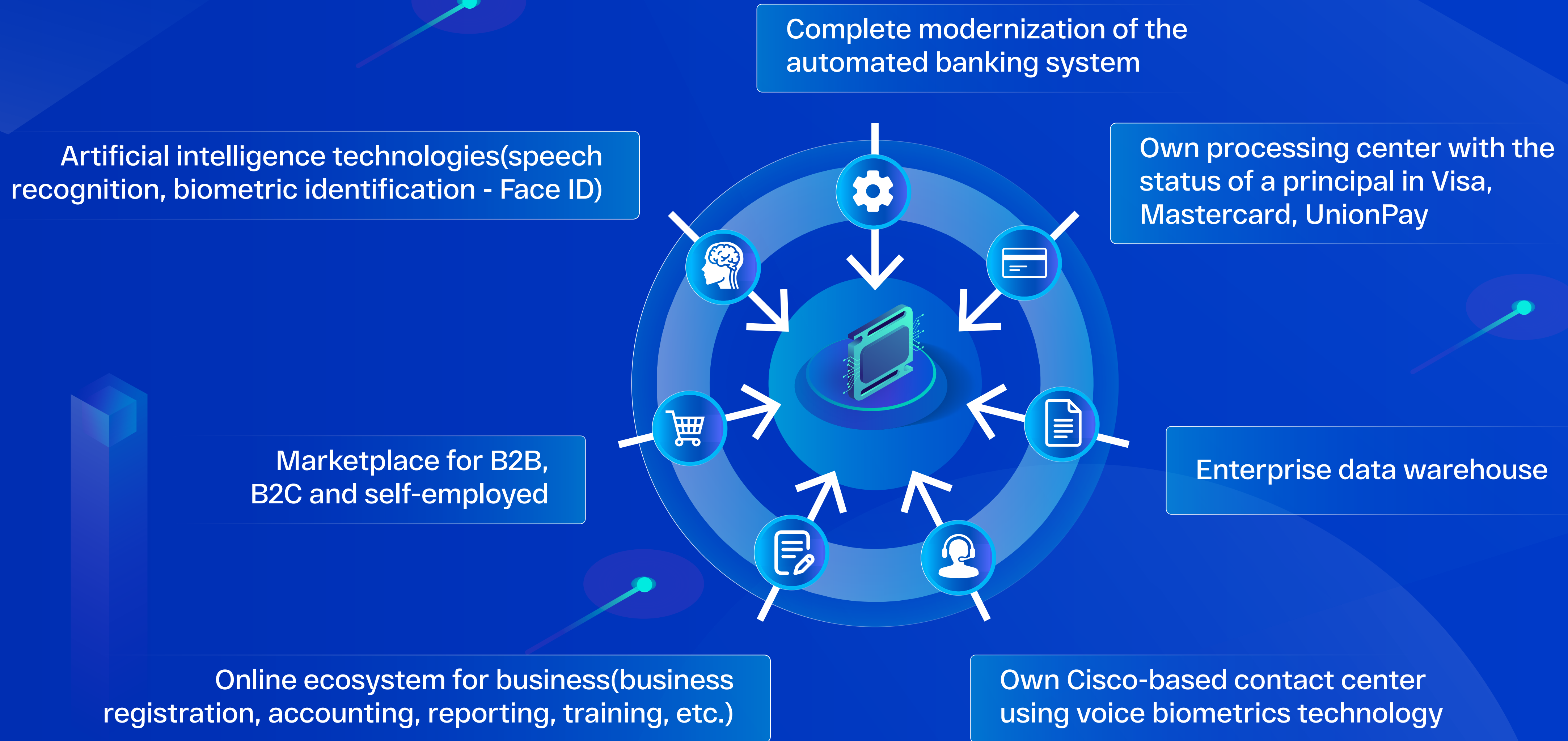
 Zoomrad mobile app via NFC contactless payments HUMO PAY

 Integration into the billing system and payment systems for online payments to preschool institutions

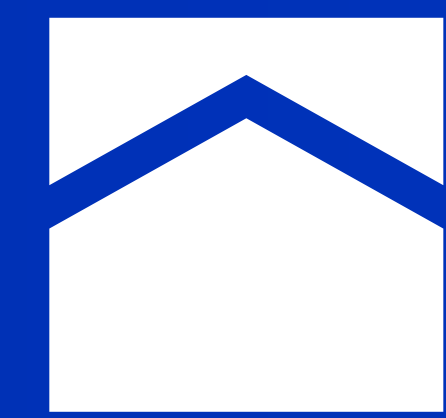
 An online mechanism has been created for the "electronic execution auction" that allows you to receive information online about the money paid by auction participants, distribute them to the appropriate accounts and return them based on the results of the auction.



# Implemented IT projects







**AloqqaBank**

**Ideas should live!**