

In 2021:

The goal of our bank is to maintain and further strengthen its positions in the provision of all types of banking services throughout Uzbekistan, with a modern and innovative development trend.

To achieve this goal, our Bank sets itself the following tasks:

- Carrying out activities with a strong balance sheet structure;
- development of a business model and organization of a customer relationship management system;
- Reaching the level of a bank with modern infrastructure and powerful information technologies;
- ensuring the improvement of banking business processes;
- Development of the organizational structure of conventional and digital channels.

Bank development forecasts

- Ensuring the growth of loans in 2021 to 1% or more of the total volume of loans in the banking sector;
- Increase in the share of retail loans in the total volume of loans;
- Maintaining the share of loans to corporate clients in the loan portfolio;
- Increase in the share of investment loans in the loan portfolio;
- Increase in the volume of loans secured by real estate and highly liquid collateral.

Analysis of goals for 2021:

Indicators in million soums	
Income	120.478
Expense	34.589
Profit (Net profit)	53.553

Assets	Indicators in million soums
Liquid assets	198.127
Loans	775.591
Other assets	37.847
TOTAL	1.011.565

Liabilities	Indicators in million soums
Deposits	337.500
Customer deposits	317.500
Corporate	254.000
Retail	63.500
Other liabilities	291.491
Capital	382.574
Net profit	65.925
TOTAL	1.011.564