

# YILLIK HISOBOT



**ANNUAL REPORT**  
**2022**



**ATB “QISHLOQ QURILISH BANK”NING 2022  
YIL YAKUNLARI BO'YICHA YILLIK HISOBOT**

ANNUAL REPORT OF JSCB “QISHLOQ  
QURILISH BANK” AS OF THE END OF 2022

**YILLIK**  
**HISOBOT**  
**ANNUAL REPORT**

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JAMOA PORTRETI

01

# BANKNING DAROMADLILIK KO'RSATKICHLARI

(mlrd.so'm)

2021

## SAMARADORLIK

Foizsiz daromadlar	<b>389,9</b>
Operatsion xarajatlar	<b>479,5</b>
Sof foizli marja	<b>4,3%</b>
CIR (biznes samaradorligi ko'rsatkichi) indeksi	<b>44,3%</b>

## RENTABELLIK

Aktivlarning rentabelligi (ROA)	<b>1,8%</b>
Kapitalning rentabelligi (ROE)	<b>12,5%</b>

## KAPITAL

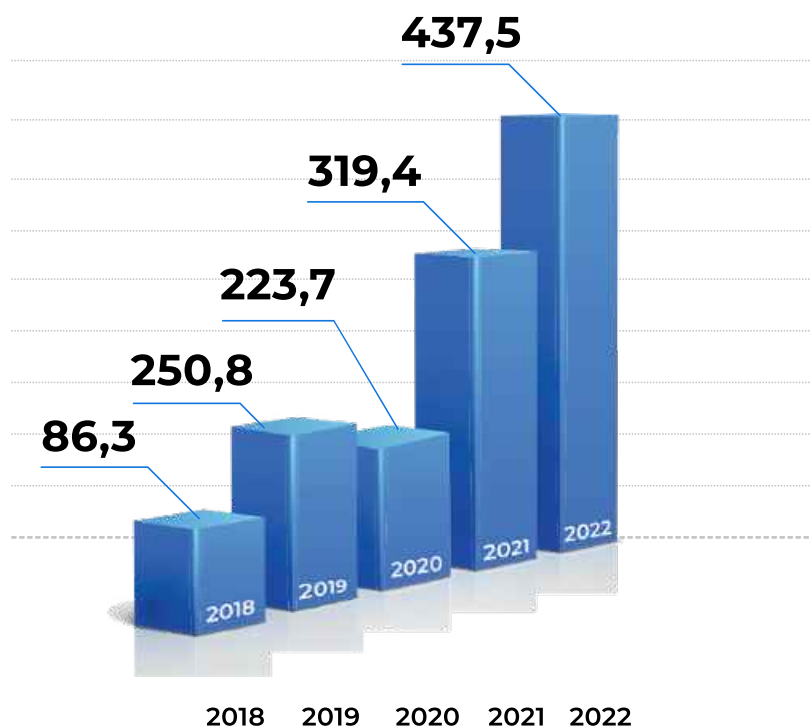
Kapital	<b>2 696,4</b>
Sof barqaror moliyalashtirish me'yori	<b>108,4%</b>
Kapitalning yetarlilik darajasi	<b>14,3%</b>

<b>2022</b>	<b>2021 YILGA NISBATAN FARQ</b>	<b>O'ZGARISH FOIZDA</b>
<b>619,65</b>	<b>229,7</b>	<b>59%</b>
<b>689,79</b>	<b>210,3</b>	<b>44%</b>
<b>4,6%</b>	<b>0,3%</b>	<b>8%</b>
<b>47,1%</b>	<b>2,7%</b>	<b>6%</b>
<b>1,9%</b>	<b>0,1%</b>	<b>8%</b>
<b>15,7%</b>	<b>3,3%</b>	<b>26%</b>
<b>2 943,8</b>	<b>247,3</b>	<b>9%</b>
<b>106,8%</b>	<b>-1,5%</b>	<b>-1%</b>
<b>13,9%</b>	<b>-0,4%</b>	<b>-3%</b>

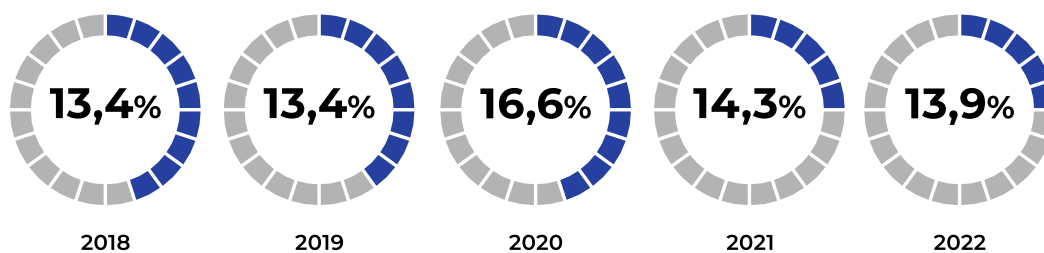
# ASOSIY MOLIYAVIY KO'RSATKICHLAR

## SOF FOYDA

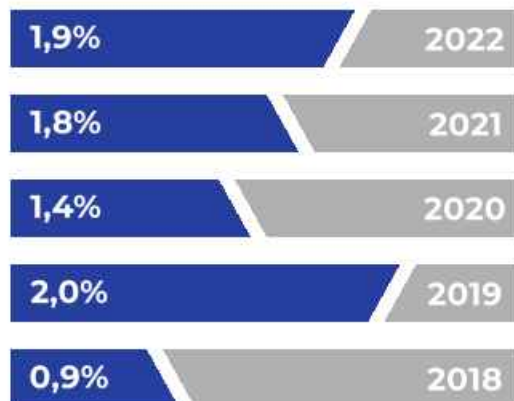
(mlrd.so'm)



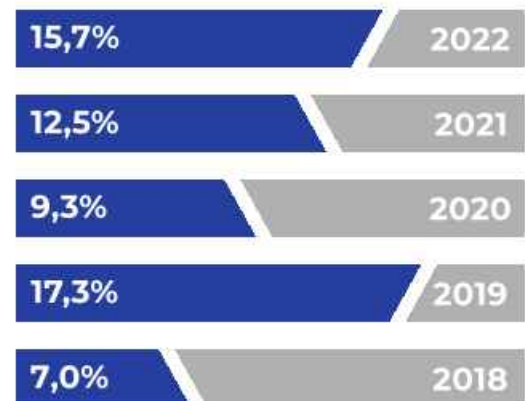
## KAPITALNING YETARLILIK DARAJASI (CAR), %



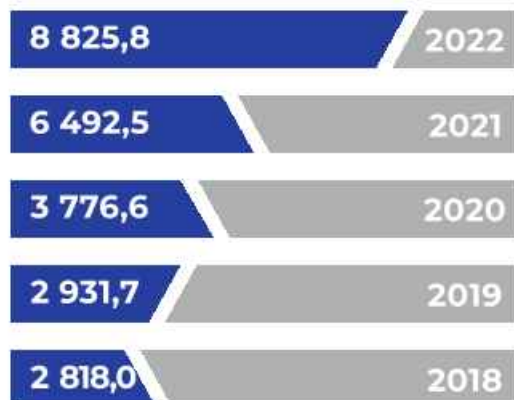
## ROA, %



## ROE, %



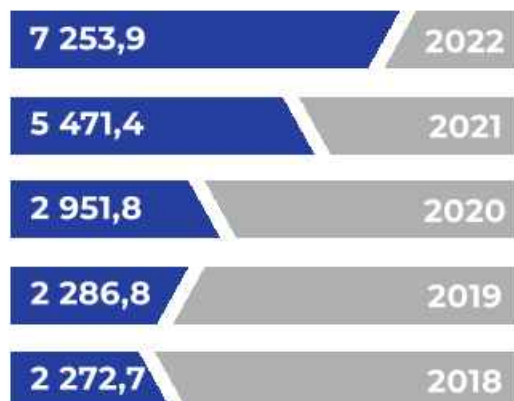
## DEPOZIT BAZA, BUNDAN (mlrd.so'm)



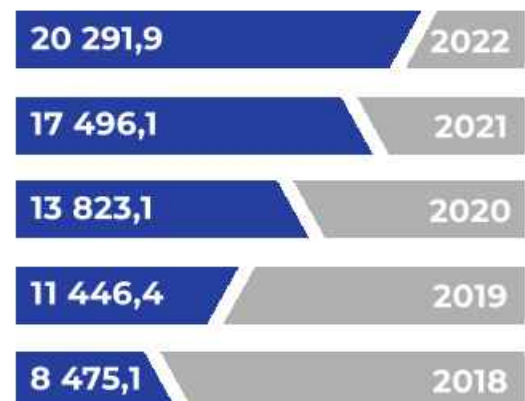
## JISMONIY SHAXSLAR (mlrd.so'm)



## YURIDIK SHAXSLAR (mlrd.so'm)



## KREDIT PORTFEL (mlrd.so'm)



# ATB "QISHLOQ QURILISH BANK" AKSIYADORLARI TO'G'RISIDA 2023 YIL 1 YANVAR HOLATIGA MA'LUMOT

E'lon qilingan  
ustav kapitali

2 267 202 701,90

## YURIDIK SHAXSLAR



## JISMONIY SHAXSLAR



## JAMI AKSIYADORLAR SONI



6 226 ta  
100%

# ATB “QISHLOQ QURILISH BANK” KUZATUV KENGASHI A’ZOLARI TARKIBI



Kuchkarov Djamshid  
Anvarovich

Kuzatuv kengashi raisi



Abruev  
Jamshid  
Ismailovich

Kuzatuv  
kengashi  
a’zosi



Turmuxamedov  
Alisher  
Ulug'bekovich

Kuzatuv  
kengashi  
a’zosi



Tulyaganov  
Farrux  
Abdurasulovich

Kuzatuv  
kengashi  
a’zosi



Oxunjonov  
Umidjon  
Maxamadumarovich

Mustaqil  
a’zo



Xodjaev  
Saidkamol  
Saidkarimovich

Mustaqil  
a’zo



Rasih  
Engin  
Akchakocho

Mustaqil  
a’zo



Bruno  
Balvanera

Mustaqil  
a’zo



Mantas  
Shukevicius

Mustaqil  
a’zo

# KORPORATIV BOSHQARUV

## QUIDAGILAR SAMARALI KORPORATIV BOSHQARUVNING ASOSI HISOBLANADI



Bankning ichki hujjatlarida belgilanadigan vakolat va vazifalarning aniq tarzda taqsimlanishi



Yetarli darajadagi hisobdorlik



O'zaro nazorat qilish hamda bank uchun salbiy oqibatlarga olib kelishi mumkin bo'lgan qarorlar qabul qilinishining oldini olishni ta'minlovchi, bank boshqaruvi organlari va (yoki) tarkibiy tuzilmalar o'rtasidagi vakolatlarning taqsimlanishi



O'zining vakolatlari va vazifalarini yaxshi biluvchi, funksional vazifalarini bajarishda yuqori darajadagi ishbilarmonlik va odob-axloq qoidalariga rioya etuvchi, bank kuzatuv kengashining va ijroiya organining yuqori malakali a'zolari mavjudligi

O'zbekiston Respublikasi Prezidentining 2015 yil 24 apreldagi PF-4720-sonli Farmoni asosida hamda Aksiyadorlik jamiyatlari faoliyatining samaradorligini oshirish va korporativ boshqaruv tizimini takomillashtirish Hukumat komissiyasining 2016 yil 11 fevraldagi 02-02/1-187-sonli majlis bayoni bilan Korporativ boshqaruv kodeksi tasdiqlangan. 2016 yil 26 avgustda o'tkazilgan bank aksiyadorlarining navbatdan tashqari Umumiy yig'ilishida ATB "Qishloq qurilish bank" tizimida Korporativ boshqaruv kodeksiga rioya etish majburiyatini qabul qilish to'g'risida qaror qabul qilindi.

Korporativ boshqaruv kodeksi talablariga asosan aksiyadorlik jamiyatida korporativ boshqaruv tizimini baholash amalga oshirilishi belgilangan bo'lib, 2021 yil mart oyida mustaqil tashkilot "Investment Management Group" mas'uliyati cheklangan jamiyat

tomonidan ATB "Qishloq qurilish bank"da korporativ boshqaruv tizimini baholash ishlari o'tkazildi va ijobiy xulosa berildi (839 ball). Joriy yilda, bank Kuzatuv kengashi tarkibida o'zgarishlr bo'lib o'tdi. Jumladan, bank Kuzatuv kengashi tarkibiga 5 nafar mustaqil a'zo saylandi. Bank kuzatuv kengashi tarkibidagi mustaqil a'zolarining 3 nafari chet ellik va 2 nafari O'zbekiston fuqarosi bo'lgan yuqori malakaga hamda ish tajribasiga ega shaxslardir. Bank tomonidan Korporativ maslahat xizmati tashkil etilda hamda bank Kuzatuv kengashining 2021 yil 9 apreldagi 9-sonli majlis bayoni bilan ATB "Qishloq qurilish bank" Korporativ maslahat xizmati to'g'risida" Nizomi tasdiqlandi. Shuningdek, bank Kuzatuv kengashining 2021 yil 16 avgustdagi 13-sonli majlis bayoni bilan tasdiqlangan "ATB "Qishloq qurilish bank"ning Korporativ boshqaruv siyosati" ishlab chiqildi.



INVESTMENT  
MANAGEMENT GROUP

IJOBİY XULOSA

839 BALL

# BANKNING INFRATUZILMALARI BO'YICHA MA'LUMOT

(donada)



**44** Respublika bo'ylab bank filiallari

**01** Bundan mintaqaviy filial

**60** Bank xizmatlari ko'rsatish markazlari

**41** Bank xizmatlari ofisi

**02** Bank xizmatlari markazi

**304** Bankomatlar

**99** 24/7 shahobchalari

**01** Sayyor kassalar

**12 056** Terminallar

**129** Valyuta ayirboshlash shahobchalari

**75** Bank kassalari

**81** Xalqaro pul o'tkazmalari shahobchalari

# XALQARO VA MILLIY REYTING BAHOLARI

## FITCH RATINGS XALQARO REYTINGLIGI AGENTLIGI TOMONIDAN 2022 YIL 29 DEKABRDA TASDIQLANGAN



### Reyting nomi

### Reyting bahosi

Emitetning uzoq muddatli defolt reytingi	BB-
Emitetning qisqa muddatli defolt reytingi	B
Milliy valyutada emitetning uzoq muddatli defolt reytingi	BB-
Milliy valyutada emitetning qisqa muddatli defolt reytingi	B
Barqarorlik reytingi	B
Hukumat ko'magi reytingi	BB-

## MOODY'S RATINGS XALQARO REYTINGLIGI AGENTLIGI TOMONIDAN 2022 YIL 27 Sentyabrda TASDIQLANGAN



### Reyting nomi

### Reyting bahosi

Umumiy reyting baxosi	barqaror
Risk kontragenti reytingi	B1/NP
Bank depositlari	B1/NP
Kreditga layoqatlilik bazaviy baxosi	B2
Tuzatishlar kiritilgan kreditni bazaviy baxolash	B2
Risk kontragentini baxolash	B1(cr)/NP(cr)



*"Ahor-reyting" MCHJ PA milliy reyting agentligi  
tomonidan milliy valyutadagi kreditga layoqatlilik  
reytingi "barqaror" deb baholangan*

**uzA+**

# 2022 YILDA ATB “QISHLOQ QURILISH BANK” FAOLIYATINI TRANSFORMATSIYA QILISH BO‘YICHA AMALGA OSHIRILGAN ISHLAR

## KORPORATIV BOSHQARUVNI TAKOMILLASHTIRISH

Kengash a'zolari 9 nafar bo'lib, ulardan bank-moliya sohasida zarur malaka va tajribaga ega bo'lgan 5 nafari (56 foiz) bank kengashiga mustaqil a'zo sifatida kiritildi. Mustaqil a'zolarining 3 nafari xorijiy mutaxassislar.

Biznes model qaytadan ko'rib chiqildi. Endilikda, menejerlar faqat mahsulotlarni sotish hamda sifatli xizmat ko'rsatishga jalb etilgan. Amaliyot, IT va boshqa funksiyalar Bosh ofis/Hududiy HUB larda markazlashtirilgan.

## 2022 YILDA BANK TRANSFORMATSIYA JARAYONLARI

### Korporativ boshqaruv



### Biznes model

Oldingi xolat	Xozirgi xolat
<p><b>Chakana/Korporativ</b></p> <p>Mahsulotlarni sotish Amaliyot funksiyalari IT funksiyalari Boshqa funksiyalar</p>	<p><b>Biznes-Chakana/Korporativ</b></p> <p>Endilikda faqat sotuv uchun Sifatli xizmat ko'rsatish</p> <p><b>Bosh ofis/Hududiy HUB</b></p> <p>Amaliyot funksiyalari IT funksiyalari Boshqa funksiyalar</p>

## TRANSFORMASIYA XRONOLOGIYASI

2019 yil oktabrda PQ-4487 ga asosan davlat ulushi bo'lgan tijorat banklari transformatsiya qilish bo'yicha "Yo'l xarita"si tasdiqlangan.

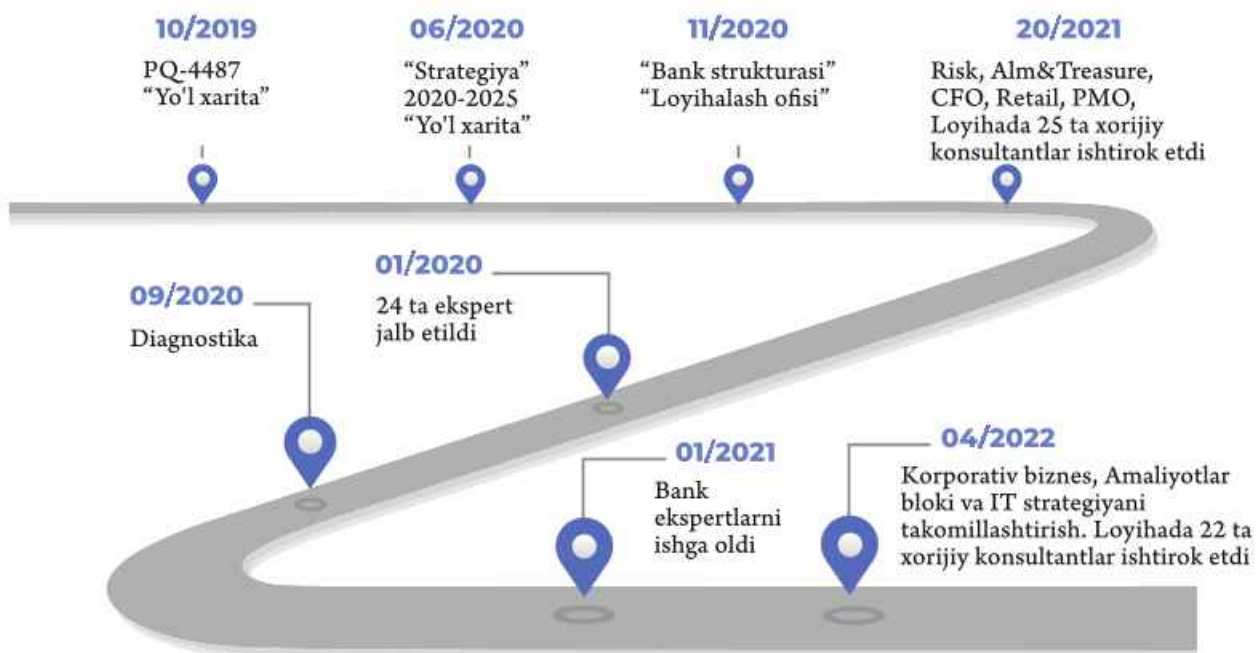
2020 yil iyun oyida PWC xorijiy konsalting kompaniyasi bilan birgalikda 2020-2025 yillarga mo'ljallangan rivojlanish strategiyasi va uni amalga oshirish "Yo'l haritasi" ishlab chiqildi. Bankning transformasiya jarayonlarining dastlabki bosqichida 24 ta ekspertlar jalb etildi.

2020 yil sentabr oyida OTB tomonidan transformatsiya bo'yicha diagnostika qilindi.

2020 yil noyabrda o'tkazilgan bankning aksiyadorlari umumiy yeg'ilishida bankning xalqaro andozalarga mos yangi Strukturasi tasdiqlandi hamda Loyihalash ofisi tashkil etildi.

2021 yil yanvar va fevral oylarida bank

Ernst and Young Advisory xalqaro konsalting kompaniyasi transformasiya jarayonlariga jalb etilib, 5 ta yo'nalish Chakana biznes, Moliya, Risk, G'aznachilik va ALM yo'nalishlari hamda tashkil etilgan Loyiha ofisi faoliyatini takomillashtirish ishlari amalga oshirildi. Ushbu yo'nalishlar bo'yicha 2021 yilda ishlab chiqilgan yo'l xaritaning ijrosi ta'minlandi va tashabbuslar joriy qilindi. 2022 aprelda Korporativ biznes, Amaliyotlar bloki va IT strategiyani takomillashtirish ishlarida 22 ta xorijiy konsultantlar ishtirok etdi va bu yo'nalishlarda avtomatlashtirish, markazlashtirish, takrorlanadigan jarayonlarni qisqartirish, optimallashtirish, servis va sotuv modellari, segmentatsiya ishlari amalga oshirildi.



## BIZNES MODEL

Biznes model oldingi holati qaytadan ko'rib chiqildi. Oldingi holatda mahsulotlarni sotish, amaliyot, IT va boshqa funksiyalar bitta menejerning zimmasiga yuklatilgan bo'lsa, hozirda

ushbu funksiyalar Bosh ofis/Hududiy HUB larda markazlashtirilgan. Endilikda, menejerlar faqat mahsulotlarni sotish hamda sifatli xizmat ko'rsatishga jalb etilgan.

## VISA PROTSESSING MARKAZI

Visa protsessing markazi tashkil qilinib mijozlar uchun qator qulayliklar (5 daqiqada karta olish, onlayn monitoring, telegram bot hamda biznes kartalar

ochish) yaratildi. Visa protsessing markazi tomonidan emissiya qilingan kartalar soni 45 000dan, tranzaksiyalar 180 000 dan ko'p, aylanmalar 56 000 000 \$ ni tashkil etgan.



**45 000+**

Karta emissiya qilingan



**180 000+**

Tranzaksiya



**56 000 000**

Aylanmalar

### Mijoz uchun qulayligi



01. 5 daqiqada karta olish
02. Onlayn monitoring

03. Telegram bot
04. Biznes kartalar

## MOBIL ILOVA

Hozirgi kunda Quant mobil ilovasidan foydalanuvchilar soni 200 000 dan, tranzaksiyalar 2 000 000 dan yuqori, aylanmalar 1 trln so'm. Mobil ilova orqali onlayn identifikatsiyadan o'tish, virtual karta ochish, onlayn kredit olish, onlayn

omonat, davlat xizmatlaridan foydalanish, onlayn arizalar va boshqa to'lovlar qilish imkoni mavjud.

24/7 ishlaydigan ATM lar soni 99 ta, savdo nuqtalari esa 103 ni tashkil etadi.



**200 000+**

Foydalanuvchilar



**2 000 000+**

Tranzaksiyalar



**1 TRLN SO'M**

Aylanmalar

### Mijoz uchun qulayligi



01. Onlayn identifikatsiya
02. Virtual karta

03. Onlayn kredit
04. Onlayn omonat

05. Davlat xizmatlari
06. Onlayn arizalar va boshqa to'lovlar

## KORPORATIV VA OPERATSION BLOK TRANSFORMATSIYASI

Korporativ va operatsion blok transformatsiyasi jarayonida front ofis, midl ofis hamda bek ofis tashkil etildi. Front ofis sotuv, mijozlar bilan aloqa, konsalting (masofaviy va joyda), mijozlar uchun hujjatlar tayyorlash kabi xizmatlar bilan shug'ullanadi. Midl ofis tayyorlangan kelishuvlarni tasdiqlash, riskni

baxolash hujjatlar va hamrohlik, kelishuvlarni tasdiqlash hamda kredit monitoringi kabi vazifalarni amalga oshiradi. Bek ofisning vazifasi esa hisob raqam nazorati, tranzaksiyalar, kelishuvlarni nazorat qilish tranzaksiyalarni nazorat qilish, siyosat va metodologiya, administratsiya ishlaridan iborat.

### Korporativ va operatsion blok transformatsiyasi

FRONT OFFICE	BACK OFFICE	MIDDLE OFFICE
<p>Sotuv Mijozlar bilan aloqa xizmati Konsalting (masofaviy va joyda)</p> <p><i>Mijozlar uchun hujjatlar tayyorlash Kelishuvlarni tasdiqlash Hisob raqam ochish Mijozlar uchun hujjatlar tayyorlash Siyosat va metodologiya Xodimlar uchun seminar va treninglar</i></p>	<p>Hisob raqam nazoratui Tranzaksiyalar Kelishuvlarni nazorat qilish Tranzaksiyalarni nazorat qilish Siyosat va metodologiya Administratsiya</p>	<p>Riskni baxolash Hujjatlar va hamrohlik Kelishuvlarni tasdiqlash Kredit monitoringi Kelishuvlarni tasdiqlash</p>

## KORPORATIV VA OPERATSION BLOK TRANSFORMATSIYASI

Korporativ biznesning tijorat hamda operatsion modeli yaratildi. Tijorat modeli- maxsulotlar xaqida tahlil, mijozlar bilan ishlashva sonini oshirish

ishlarini o'z ichiga qamrab oladi. Operatsion model- biznes jarayonlarning tahlili va ularni maqbullashtirish ishlarini o'z ichiga qamrab oladi.

## YAGONA MFO

2022 yil iyul oyida bank "mijoz bank uchun yagona" tamoyiliga asoslangan xolda Yagona MFOga o'tish jarayoni yakunladi. Bunda mijozlarga xizmat ko'rsatish jarayonlarini yaxshilash,

mijozlarga yo'naltirilganlik darajasini oshirish asosiy maqsad qilib olingan. Natijada, xizmat ko'rsatish vaqti 30%ga kamaygan.

### Yagona MFO texnologiyasida vertikal boshqaruv tizimi orqali



# RISK MENEJMENTI

2022 yil 4-chorak yakuni hisoboti

## KREDIT RISKI

2023 yilning 1 yanvar holatiga kredit portfeli o'tgan yil shu davrga nisbatan 2 794,4 mlrd.so'm yoki 15,97 %ga o'sib, 20 292,0 mlrd.so'mni tashkil qilgan. Kredit portfeli konsentratsiyasi valyuta turlari bo'yicha tahliliga ko'ra, 75,6%i yoki 15,3 trln.so'mi milliy valyutada, 22,7%i yoki 4,6 trln.so'm ekvivalenti AQSh dollarida va 1,7%i yoki 0,3 trln.so'm ekvivalenti yevroda ajratilgan. Segment bo'yicha konsentratsiyasiga ko'ra, 49,1%i yoki 9,9 trln.so'm korporativ (yuridik shaxs va yakka tadbirkor), 21,5%i yoki 4,4 trln.so'mi chakana (jismoniy shaxslar) va 29,4%i

yoki 6,0 trln.so'mi uy-joy imtiyozli ipoteka kreditlari ulushiga to'g'ri keladi. Kredit riski bo'yicha NPLs (muammoli kreditlar) jami kredit portfelidagi ulushi baholandi. Muammoli kreditlar tasnifiga ko'ra 789,8 mlrd.so'mni tashkil etib, hisobot sanasiga 3,89%ni tashkil qilgan. Jumladan, "qoniqarsiz" tasniflangan kreditlar 293,2 mlrd.so'm, "shubhali" tasniflangan kreditlar 264,6 mlrd.so'm va "umidsiz" tasniflangan kreditlar 232,0 mlrd.so'm. Kreditlar bo'yicha tashkil qilingan zaxira qoldig'i esa 279,3 mlrd.so'm (shundan, standart toifadagi zaxira 181,4 mlrd.so'm)ni tashkil etgan.

## KREDIT RISKI KO'RSATKICHLARI MONITORINGI

Segment NOMI / Valyuta TURI	01.yanv.22	01.yanv.23	O'tgan yilning shu davriga nisbatan o'zgarish	
			Summasi	Foiz
Kredit portfel	17 497,6	20 292,0	2 794,4	16,0%
<i>Milliy valyutada</i>	13 372,4	15 350,3	1 977,9	14,8%
<i>Xorijiy valyutada</i>	4 125,3	4 941,7	816,4	19,8%
Korporativ va kichik biznes	8 439,8	9 953,6	1 513,8	17,9%
<i>Chakana biznes</i>	2 829,1	4 366,1	1 537,0	54,3%
<i>Namunaviy loyiha asosidagi Uy-joy (ipoteka dasturi)</i>	6 228,8	5 972,3	-256,5	-4,1%
Zaxira qoldig'i	208,3	279,3	71,0	34,1%
NPL summasi	749,4	789,8	40,4	5,4%
NPL ulushi (%)	4,30%	3,89%	-0,41%	-0,41%

2022 yil 4-chorak yakuniga bankka aloqador shaxslar bilan amalga oshirilgan tavakkalchiliklar jami 38,7 mlrd.so'mni tashkil qilgan. Jumladan, bankka aloqador shaxslarga ajratilgan kredit qoldig'i jami 3,7 mlrd.so'm hamda sho'ba va qaram xo'jalik jamiyatlariga qilingan investitsiyalar 35,0 mlrd.so'm. Adliya vazirligida 2020 yil 29 oktabrda 3283-son bilan ro'yxatga olingan "Bir qarz oluvchi, o'zaro aloqador qarz oluvchilar guruhi, shu jumladan bankka aloqador shaxslar uchun tavakkalchilikning eng ko'p miqdori

to'g'risida"gi NIZOMning 20-bandiga asosan: "Bankka aloqador bitta shaxsga to'g'ri keluvchi tavakkalchilikning eng ko'p miqdori bank birinchi darajali kapitalining 25 foizidan oshmasligi lozim". Yo'riqnomaning 21-bandiga muvofiq, "Bankka aloqador bo'lgan barcha shaxslarga to'g'ri keluvchi tavakkalchilikning eng ko'p miqdori bank birinchi darajali kapitalining 50 foizidan oshmasligi lozim." Ushbu me'yor joriy yil 1 yanvar holatiga bankda 1 243,6 mlrd.so'mni tashkil qiladi va me'yordan chetlashilmagan.

## "SUBSTANDART" DEB TASNIFLANGAN KREDITLARNING 10%, 15% VA 20%I MUAMMOGA AYLANISHI (NPL) EHTIMOLINI BAHOLASH BO'YICHA STRESS-TEST

01.01.2023y. (mlrd.so'm ekv.)

Kredit portfel	Fakt (NPLs)		Senariylar:		Prognoz (NPLs)	
	Summasi	Ulushi	Substandart kreditlarning NPLga o'tishi	Substandart kreditlar	Summasi	Ulushi
20 292,0	789,8	3,89%	10%	105,66	895,46	4,35%
			15%	158,50	948,30	4,61%
			20%	211,33	1 001,13	4,86%

Stress-test natijasiga ko'ra, to'lov muddati 31-90 kungacha kechikkan kreditlarning 20%i muammoli kreditlar (NPL)ga o'tib qolsa, ushbu ko'rsatkich joriy 3,89%dan 4,86%gacha (0,97% bandga) oshadi.

Agar 15%i NPLga o'tib qolsa, 3,89%dan 4,61% ga oshadi. Demak, ushbu kreditlarning 20%i NPLga o'tishi ushbu ko'rsatkich bo'yicha maqbul darajaga yaqinlashishiga olib keladi.

## KREDIT VALYUTA TURI VA SEGMENT BO'YICHA TAHLILI

(mlrd.so'm ekv.)

Ko'rsatkich NOMI / Valyuta TURI / segment	Kredit portfel	Ulushi	NPLga 90+ summasi	NPLga 90+ foizda	Jami NPLgagi ulushi	Jami zahira
<b>VALYUTA TURLARI BO'YICHA TAQSIMOTI</b>						
Milliy valyutada	15 350,3	75,6%	746,6	4,9%	94,5%	206,1
AQSh dollari	4 600,4	22,7%	33,6	0,7%	4,3%	69,5
Yevro	341,3	1,7%	9,6	2,8%	1,2%	3,7
<b>Jami</b>	<b>20 292,0</b>	<b>100%</b>	<b>789,8</b>	<b>3,89%</b>	<b>100,0%</b>	<b>279,3</b>

### SEGMENT TURLARI BO'YICHA TAQSIMOTI

Korporativ va kichik biznes	9 953,6	49,1%	497,1	5,0%	62,9%	176,2
Chakana biznes	4 366,1	21,5%	148,2	3,4%	18,8%	46,3
Uy-joy (ipoteka) dasturi	5 972,3	29,4%	144,5	2,4%	18,3%	56,7
<b>Jami</b>	<b>20 292,0</b>	<b>100%</b>	<b>789,8</b>	<b>3,89%</b>	<b>100,0%</b>	<b>279,3</b>

Kredit riski konsentratsiyasi bo'yicha 20 ta yirik kreditlar tahlil qilindi. 2023 yil 1 yanvar holatiga 20 ta yirik kreditlar jami 2118,6 mlrd.so'mni tashkil qilib, tijorat kredit portfelidagi ulushi 21,3%ni tashkil etadi.

## LIKVIDLILIK RISKI KO'RSATKICHLARI

(mlrd.so'm ekv.)

Ko'rsatkich / SANA	1 yanv 22	1 okt 22	1 yanv 23	O'zgarish +/-	
				1 yanv 22 nisbatan summa %	1 okt 22 nisbatan summa %
Yuqori likvidli aktiv (mlrd.so'm)	2 001,9	3 289,6	2 864,3	862,4 43	-425,3 -13
YuLA koeffitsienti_HLA	14,8%	20,8%	17,8%	3,0%	-3,0%
<i>Milliy valyutada</i>	16,1%	18,6%	21,7%	5,6%	3,2%
<i>Xorijiy valyutada</i>	12,9%	23,4%	12,9%	0,0%	10,6%
Likvidlilikni qoplash koeffitsienti_LCR	168,7%	564,0%	389,0%	220,3%	-175,0%
<i>Milliy valyutada</i>	187,1%	235,8%	265,9%	78,8%	30,1%
<i>Xorijiy valyutada</i>	140,0%	1753,3%	769,8%	629,8%	-983,5%
Sof barqaror moliyalashtirish koeffitsienti_NSFR	108,4%	107,0%	106,8%	-1,6%	-0,2%
<i>Milliy valyutada</i>	104,4%	104,3%	104,6%	0,2%	0,3%
<i>Xorijiy valyutada</i>	123,0%	117,9%	114,8%	-8,2%	-3,1%

## LIKVIDLILIK RISKI

2023 yil 1 yanvar holatiga yuqori likvidli aktivlarning jami aktivga nisbati koeffitsienti 17,8%ni tashkil qilgan va 2022 yil 1 yanvar sanasiga nisbatan 3,0% bandga oshgan. Likvidlilikni qoplash koeffitsienti 389,0%ga yetgan, jumladan

milliy valyutada 265,9% va xorijiy valyutada 769,8%ni tashkil qilgan. Sof barqaror moliyalashtirish koeffitsienti 106,8%ni, jumladan milliy valyutada 104,6% va xorijiy valyutada 114,8%ni tashkil qilmoqda.

## AKTIV VA MAJBURIYATLAR BO'YICHA GEP TAHLILI

(mln.so'm ekv.)

Ko'rsatkich / Davr	Joriy	Yanv 23	Fev 23	Mar 23	Apr 23	May 23	Iyun 23
Aktiv	2 340 730	1 107 870	1 122 956	665 827	620 194	688 143	647 973
Majburiyat	1 696 515	356 809	2 043 145	338 979	533 382	624 528	556 848
Balans. Tashq.modda-r	23 423	60 265	25 249	84 229	5 070	36 774	14 053
Net "GAP" position (+/-)	620 792	690 797	-945 439	242 619	81 742	26 841	77 072
Cumulative "GAP" (+/-)		1 311 588	366 150	608 768	690 510	717 351	794 423

Likvidlilik riskini baholash maqsadida stress-test o'tkazildi. Stress-test natijalariga ko'ra, likvidlilik me'yorlari buzilishi aniqlanmadi.

## STRESS-TEST NATIJASI:

Senariylar RO'YXATI	YuLA koeffitsienti (HLA rate, min. 10%) Fakt: 17,8%		Likvidlilikni qoplash me'yor % (LCR, min. 100%) Fakt: 389,0%		Sof barqaror moliyalashtirish me'yor % (NSFR, min. 100%) Fakt: 106,8%	
	O'zgarish % (+/-)	Prognoz: Stress-TEST-dan keyin	O'zgarish % (+/-)	Prognoz: Stress-TEST-dan keyin	O'zgarish % (+/-)	Prognoz: Stress-TEST-dan keyin
Top-30 ta depozitor yanvar oyi graf. chiqib ketishi	-0,1%	17,7%	-1,4%	387,6%	-	106,8%
2 ta yirik talab qilib olinguncha depozitlar (MIB va QQB invest) x/r chiqib ketishi	-2,6%	15,2%	-29,1%	359,9%	-0,8%	106,0%
Top-30 ta depozitorning 10%i chiqib ketishi	-3,7%	14,1%	-41,5%	347,5%	-2,7%	104,1%

## VALYUTA RISKI

Bank aktivlari tarkibida xorijiy valyuta ulushi 26,8%, majburiyatlar tarkibida esa xorijiy valyuta ulushi 30,2%ni tashkil qiladi.

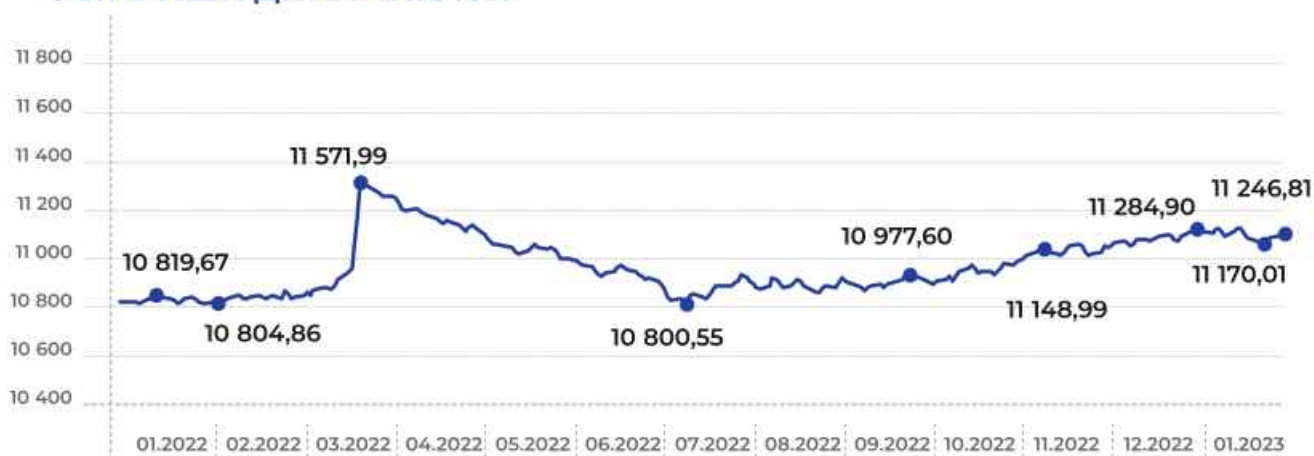
01.01.2023y. (mlrd.so'm ekv.)

Ko'rsatkich / valyuta turi	Aktiv		Majburiyat	
	Summasi	Ulushi	Summasi	Ulushi
Milliy valyuta	18 161,3	73,2%	15 263,7	69,8%
Xorijiy valyuta	6 662,0	26,8%	6 615,8	30,2%
<b>Jami</b>	<b>24 823,3</b>	<b>100%</b>	<b>21 879,5</b>	<b>100%</b>

Joriy yil 1 yanvar holatiga xorijiy valyutadagi sof aktivlar 6 662,0 mlrd.so'm ekvivalentini tashkil etib, 2022 yil boshiga nisbatan 32,0%ga oshgan. Xorijiy valyutadagi majburiyatlar jami 6 615,8 mlrd. so'm ekvivalentini tashkil etib, 2022 yil boshiga nisbatan 31,3%ga oshgan.

## ASOSIY XORIJIY VALYUTALAR KURSI O'ZGARISHI TAHLILI

### 2022 ЙИЛ МОБАЙНИДА АҚШ ДОЛЛАРИ КУРСИ ЎЗГАРИШИ ДИНАМИКАСИ

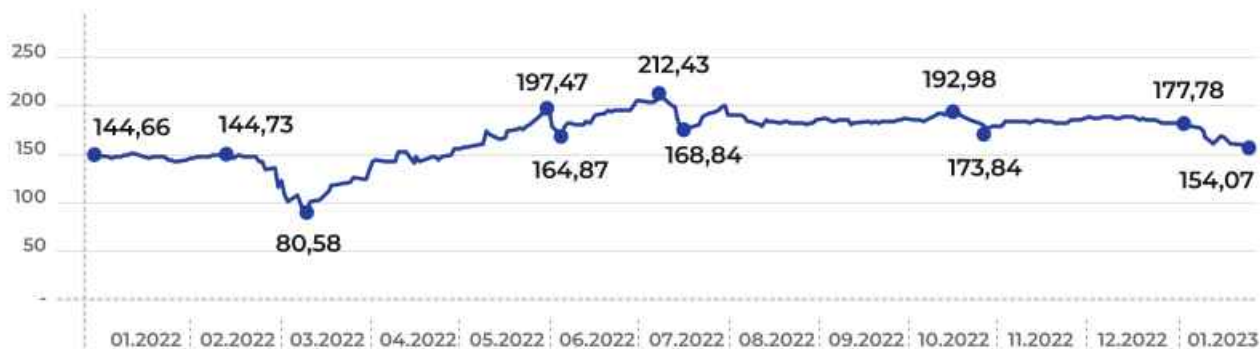


### 2022 ЙИЛ МОБАЙНИДА ЕВРО КУРСИ ЎЗГАРИШИ ДИНАМИКАСИ



Bank aktivlari tarkibida xorijiy valyuta ulushi 26,8%, majburiyatlar tarkibida esa xorijiy valyuta ulushi 30,2%ni tashkil qiladi.

## 2022 ЙИЛ МОБАЙНИДА РОССИЯ РУБЛИ КУРСИ ЎЗГАРИШИ



Bundan tashqari, valyutalar kursi o'zgarishi natijasida kurs o'zgarishidan olingan foyda/zarar o'rganib chiqildi. Quyidagi jadvalda 3 ta asosiy valyutalar kursi o'zgarishidan olingan foyda/zarar aks ettirilgan.

## 3 TA ASOSIY VALYUTA KURSI O'ZGARISHIDAN FOYDA/ZARAR TO'G'RISIDAGI MA'LUMOT

(mln.so'm ekv.)

Sana (chorak)	Rossiya rubli		AQSh dollari		Yevro		Jami 3 ta valyutada		
	Foyda	Zarar	Foyda	Zarar	Foyda	Zarar	Foyda	Zarar	Natija +/-
1-Chorak	240,3	515,2	5 449,0	1 537,0	303,1	243,5	5 992,4	2 295,7	3 696,7
2-Chorak	2 272,6	400,5	2 483,1	1 502,8	144,1	234,0	4 899,8	2 137,3	2 762,5
3-Chorak	1 014,2	851,9	2 967,6	6 291,1	326,2	187,0	4 308,0	7 329,9	-3 022,0
4-Chorak	413,4	418,1	2 272,1	861,3	88,4	223,9	1 738,9	1 503,3	133,6
<b>Jami</b>	<b>3 940,4</b>	<b>2 185,8</b>	<b>13 171,8</b>	<b>10 192,2</b>	<b>861,8</b>	<b>888,4</b>	<b>17 974,0</b>	<b>13 166,3</b>	<b>+4 707,7</b>

2022 yil mobaynida 3 ta asosiy turdagi valyutalar kursi o'zgarishidan foyda/zarar miqdori +4,7 mlrd.so'm foyda bilan yakunlangan.

## ASOSIY XORIJIY VALYUTA TURLARI BO'YICHA OVP (OCHIQ VALYUTA POZITSIYASI) VA LIMITLAR MONITORINGI

Hisobot sanasiga OVPning regulyativ kapitalga nisbati bo'yicha o'rnatilgan risk appetit va MB limitlaridan chetlashilmagan. Bankning 2023 yil 1

yanvar holatiga valyuta pozitsiyasi tahlil qilinganda, AQSh dollari bo'yicha uzun valyuta pozitsiyasini tashkil etgan holda bank regulyativ kapitalining 0,41%ini,

Rossiya rubli bo'yicha uzun valyuta pozitsiyasini tashkil etib, bank regulyativ kapitalining 0,01%ini tashkil etgan. Yevro valyutada uzun valyuta pozitsiyasi kuzatilib, bank regulyativ kapitalining 0,02%ini tashkil etgan. Jami uzun ochiq valyuta pozitsiyasi summasi 45 455,7 mln.so'm bo'lib, bank

regulyativ kapitalining 1,44%ini tashkil qilgan. Barcha valyuta pozitsiyalari bo'yicha Markaziy bank tomonidan regulyativ kapitalga nisbatan o'rnatilgan 15% limit buzilmagan hamda bank Kengashi tomonidan tasdiqlangan limitlar (10%)dan ham chetlashilmagan.

### 3 TA ASOSIY VALYUTA TURI BO'YICHA OVP MIQDORI, LIMITLARI HOLATI TO'G'RISIDA OYLIK MA'LUMOT

SANA	OVP nominalda			OVP/RK (%)			Jami OVP (Mln.so'm)	OVP/RK (%)
	Dollar	Yevro	Rubl	Dollar	Yevro	Rubl		
31.07.2022	290 373,8	-47 894,2	5 381 599,6	0,11%	-0,02%	0,03%	3 613,3	0,12%
31.08.2022	2 212 093,0	-240 258,5	- 6 702 066,4	0,82%	-0,09%	-0,04%	20 338,7	0,69%
30.09.2022	209 127,6	465 422,9	26 801 129,1	0,08%	0,16%	0,17%	12 412,1	0,41%
31.10.2022	1 635 283,0	77 498,1	4 500 950,3	0,59%	0,03%	0,03%	19 961,7	0,64%
30.11.2022	1 221 032,9	-35 208,0	-10 997 971,1	0,44%	-0,01%	-0,06%	11 262,8	0,36%
31.12.2022	3 966 936,2	39 445,0	2 893 412,5	1,41%	0,02%	0,01%	45 455,7	1,44%

Asosiy valyuta turlari bo'yicha OVPning regulyativ kapitalga nisbati dekabr oyi davomida -0,02% dan +3,25% oralig'ida bo'lgan.

Xorijiy valyutadagi OVP bo'yicha risk appetiti doirasida tavakkalchilik qilganda, kurs o'zgarishidan olinadigan foyda/zarar miqdori quyidagi

ssenariylarda tahlil qilindi:

- 1) Valyutalar kursi 2022 yil o'tgan 12 oyi davomida tebranishi (maksimal o'sish va maksimal kamayish);
- 2) OVP bo'yicha "Risk-appetit" doirasida maksimal +5% va minimal -4% limitlar doirasida valyuta tavakkalchiligi bo'lsa.

Valyuta turi	Valyuta kursi MB 01 yanv 2023	Kurs o'zgarishi +/- 2022 yil 12 oyi davomida		1-Ssenariy bo'yicha Foyda / Zarar (mln.so'm)		2-Ssenariy bo'yicha Foyda / Zarar (mln.so'm)	
		max.	min.	max.	min.	max.	min.
AQSh dollari	11 225,46	239,10	-60,62	3 288,4	-833,7	-2 630,7	667,0
Yevro	11 961,85	383,98	-197,37	4 904,0	-2 520,7	-3 923,2	2 016,6
Rubl	1 56,64	22,24	-30,36	19 605,8	-26 757,8	-15 684,7	21 406,3
<b>Jami</b>				<b>27 798,2</b>	<b>-30 112,2</b>	<b>-22 238,6</b>	<b>24 089,9</b>

## FOIZ RISKI

Sof foizli daromadlarning dinamikasi hamda foizga sezuvchanlik (“NII Sensitivity”) tahlillari va foiz stavkalarining o'zgarishi bo'yicha “Senarniy analiz”lar amalga oshirildi.

Foiz stavkalari o'zgarishining keyingi 12 oy davomida  
Sof foizli daromadlar (ChPD)ga ta'siri (mlrd.so'm ekvivalentida)

Valyuta turi	Foiz stavka o'zgarishsiz qolsa	Senariy 1: +1,0%ga o'sish	Senariy 2: -1,0%ga pasayish
Milliy valyuta	783,8	-4,9	0,3
AQSh dollarida	126,6	-7,4	14,9
Yevroda	5,5	-7,1	1,9
<b>Jami</b>	<b>915,9</b>	<b>-19,4</b>	<b>17,1</b>

Bankda sof foizli daromadlar hisobot sanasiga 955,4 mlrd.so'mga yetgan va o'tgan yilning mos davriga nisbatan 210,0 mlrd.so'mga yoki 28,2%ga oshgan.

Sof foizli daromadlar (NII) dinamikasi					(NII) prognoz
KV 4, 2021	KV 1, 2022	KV 2, 2022	KV 3, 2022	KV 4, 2022	KV 1, 2023
745,4	240,0	462,0	702,3	955,4	262,9

Dunyo hamjamiyatida sodir bo'layotgan turli xildagi geosiyosiy va iqtisodiy o'zgarishlar natijasida, o'zgaruvchan stavkalar, jumladan “Libor”, “Euribor” va “Sofr” stavkalari doimiy ravishda o'sib bormoqda. Bu esa, o'z navbatida ushbu stavkalar asosida jalb qilingan resurslar qiymati oshishiga olib keladi.

## O'ZGARUVCHAN STAVKALARNING YILLIK O'ZGARISH DINAMIKASI



Bankda foiz riskini oldini olish maqsadida o'zgaruvchan stavkalarda jalb etilgan mablag'larni o'zgaruvchan stavkani qo'llagan holda joylashrish amaliyoti joriy etilgan.

## BANK KAPITALI ADEKVATLIGI VA RISK APPETIT MONITORINGI

2023 yil 1 yanvar holatiga regulyativ kapital monandligi koeffitsienti 13,91% va 1-darajali kapital adekvatligi koeffitsienti 10,97%ni tashkil qilgan va regulyativ kapital monandligi 3 chorak yakuniga nisbatan +0,4% bandga oshgan. Hisobot sanasiga bank birinchi darajali kapitali 2 487,3 mlrd.so'm, jami regulyativ kapitali 3 153,5 mlrd.so'm,

riskka tortilgan aktivlar (RWAs) esa 22 678,9 mlrd.so'mni tashkil qilgan. Shundan, balans va balansdan tashqari moddalar bo'yicha riskka tortilgan aktivlar 21 692,5 mlrd.so'm (ulushi 95,7%), operatsion risk 950,8 mlrd.so'm (4,19%) va 35,5 mlrd.so'm (0,16%i) bozor risklari ulushiga to'g'ri kelmoqda.

## BANK RISKKA TORTILGAN AKTIVLARI (RWAS) VA KAPITAL MONANDLIGI (CAR) KO'RSATKICHLARI

(mlrd.so'm ekv.)

Ko'rsatkich nomi	1 yanv 22	1 yanv 23	O'zgarish (+/-)	
			miqdor	%
Regulyativ KAPITAL	2 864,5	3 153,5	289,0	10,1%
1-darajali kapital (Tier 1 capital)	2 189,4	2 487,3	298,0	13,6%
2-darajali kapital (Tier 2 capital)	675,2	666,2	-9,0	-1,3%
Riskka tortilgan AKTIVlar jami (RWAs)	20 073,5	22 678,9	2 605,4	13%
Bal. va bal.dan tashq. mod. bo'yicha riskka tort. aktivlar jami	19 361,6	21 692,5	2 330,9	12%
Operatsionniy risk	703,7	950,8	247,1	35,1%
Rinochniy risk	8,1	35,5	27,4	337,7%
1-darajali asosiy kapital monandligi koef-ti)	10,90%	10,96%	0,1%	0,6%
1-darajali kapital adekvatligi koef-ti (Tier-1 CAR)	10,91%	10,97%	0,06%	0,06%
Regulyativ kapital adekvatligi koef-ti (RCAR)	14,27%	13,91%	-0,37%	-0,37%

Bank kapitali adekvatligi va prudensial talablar bajarilishi bo'yicha turli ssenariylarda stress-test o'tkazildi. Jumladan,

Ko'rsatkich nomi	01.01.2023 Holatiga RCAR	O'zgarish +/-	Stress-TESTdan keyingi holat
Riskka tortilgan AKTIVlar (RWAs) 700,0 mlrd.so'mga oshishi		-0,42%	13,49%
Aktivlar bo'yicha qo'shimcha 50,0 mlrd.so'm zaxira yaratish		-0,19%	13,71%
Aktivlar bo'yicha qo'shimcha 100,0 mlrd.so'm zaxira yaratish	13,91%	-0,38%	13,52%
Subordinar qarz 150 mlrd.so'mga oshishi		0,66%	14,57%

Agar riskka tortilgan aktivlar 700,0 mlrd.so'mga oshsa, kapital adekvatligi -0,42% bandga kamayadi va Risk appetit bo'yicha "sariq zona" ya'ni 13,5% chegaraga tushib qoladi. Riskka tortilgan aktivlar (RWAs) 1,6 trln.so'mga oshsa, Bank kapitali adekvatligi (CAR)ga ta'siri -0,92% va regulyativ kapital monandligi bo'yicha limit buziladi va 12,99%ni tashkil etadi.

Aktivlar bo'yicha qo'shimcha 50,0 mlrd.so'm zaxira shakllantirilsa, regulyativ kapital monandligi -0,2% bandga kamayadi, agar qo'shimcha 100 mlrd.so'm zaxira shakllantirilsa, regulyativ kapital monandligi -0,4%

bandga kamayadi va Kengash limitiga yaqinlashadi ("Risk appetit" bo'yicha sariq zonaga o'tadi). Bankda subordinar qarz 150 mlrd.so'mga va riskka tortilgan aktivlar +1,5%ga oshsa, regulyativ kapital monandligi +0,46% bandga oshadi. Bank Kengashi tomonidan 2022 yil uchun tasdiqlangan "Risk appetit"ga amal qilinishi bo'yicha asosiy ko'rsatkichlar yil boshidan o'zgarishi tahlil qilindi. Natijada, kapital yetarliligi, kredit riski va likvidlilik risklari, valyuta risklari bo'yicha va ochiq valyuta pozitsiyasi bo'yicha o'rnatilgan limit va triggerlardan chetlashilmaganligi ma'lum bo'ldi.

## CHAKANA BIZNES



# 1 501 273

JAMI CHAKANA MIJOZLAR SONI



## 400 063

Kredit olganlar



## 470 610

Omonatchilar



## 168 976

UZCARD kartalari



## 415 145

HUMO kartalari



## 46 479

VISA kartalari

## XALQARO PUL O'TKAZMALARI

2022



Qabul qilingan  
o'tkazmalar



## 622

Tranzaksiyalar  
soni (ming dona)



## 459,8

Summasi  
(mln. AQSh dollari)



Yuborilgan  
o'tkazmalar



## 31

Tranzaksiyalar  
soni (ming dona)



## 24,3

Summasi  
(mln. AQSh dollari)

## VALYUTA AYIRBOSHLASH AMALIYOTLARI BO'YICHA 2022

**212,7**

Sotib olingan  
naqd xorijiy valyuta  
(mln. AQSh dollari)

**224,1**

Sotilgan naqd  
xorijiy valyuta  
(mln. AQSh dollari)

**709,3**

Xizmat ko'rsatilgan  
jismoniy shaxslar soni  
(ming dona)

### Jami omonatlar qoldig'i

**1 571,8**

Muddatli omonatlar ( muddatli, jamg'arma)

(mlrd.so'm)

**827,5**

Talab qilib olinguncha omonatlar

**193,5**

### Jami amaldagi omonat turlari soni

**16**

Milliy valyutada

**12**

Xorijiy valyutada

**4**

Muddatli omonatlar soni

**4**

Jamg'arma omonatlar soni

**10**

Talab qilib olinguncha omonatlar soni

**2**

### Jami omonatchilar soni

**470 610**

## CHAKANA BIZNES

### OTB MABLAG‘LARI HISOBIDAN AJRATILGAN IMTIYOZLI IPOTEKA KREDITLARI

(mlrd.so‘m)

Hududlar nomi	Quriladigan uylarning soni (dona)	Ajratilgan ipoteka kreditlari summasi
Qoraqalpogiston Respublikasi	312	43,3
Buxoro viloyati	384	51,8
Qashqadaryo viloyati	504	69,9
Namangan viloyati	264	34,4
Surxondaryo viloyati	144	19,5
Toshkent viloyati	220	36,3
<b>Jami</b>	<b>1 828</b>	<b>255,2</b>

### ITB MABLAG‘LARI HISOBIDAN AJRATILGAN IMTIYOZLI IPOTEKA KREDITLARI

(mlrd.so‘m)

Hududlar nomi	Quriladigan uylarning soni (dona)	Ajratilgan ipoteka kreditlari summasi
Andijon viloyati	1400	156,6
Buxoro viloyati	385	53,1
Jizzax viloyati	812	101,6
Navoiy viloyati	576	75,0
Namangan viloyati	576	64,1
Sirdaryo viloyati	576	93,7
<b>Jami</b>	<b>4 325</b>	<b>544,1</b>

## O'ZBEKISTON RESPUBLIKASI PREZIDENTINING PF-5886-SONLI FARMONI IJROSI BO'YICHA AJRATILGAN KREDITLAR

(mlrd.so'm)



## O'ZBEKISTON IPOTEKANI QAYTA MOLIYALASHTIRISH KOMPANIYASI MABLAG'LARI HISOBIDAN AJRATILGAN IPOTEKA KREDITLARI

(mlrd.so'm)



## RESPUBLIKADA NAMUNAVIY LOYIHALAR ASOSIDA QURILGAN UY-JOYLAR MOLIYALASHTIRILISHIDA BANKNING ULUSHI



# KORPORATIV BIZNES



## 65 022

JAMI KORPORATIV MIJOZLAR SONI



KORPORATIV MIJOZLARGA  
2022 YIL DAVOMIDA  
AJRATILGAN KREDITLAR  
(mlrd.so'm)

## 4 949,2

### YURIDIK SHAXS



## 1 680

Mijozlar soni



## 282

Ajratilgan summa

### YATT



## 4 891,6

Mijozlar soni



## 57,6

Ajratilgan summa

**550**

EKSPORTYORLAR SONI

**1 836**

IMPORTYORLAR SONI

## EKSPORT-IMPORT SHARTNOMALARI

2022

**Hisobda turgan eksport shartnomalari****Soni**

664

**Summasi**

1 200,1

*(mIn. AQSh dollari)***Eksport tushum***(mIn. AQSh dollari):***Q/x mahsulotlari bo'yicha***(mIn. AQSh dollari)*

42

**Ish va xizmatlar***(mIn. AQSh dollari)*

2,6

**Boshqa mahsulotlar***(mIn. AQSh dollari)*

135,9

## KONVERTATSIYA AMALIYOTI BO'YICHA

**Konvertatsiya bo'yicha kelishuvlar soni***(imzolangan shartnomalar)*

5 932

*AQSh dollari (mIn. AQSh dollarida)*

189,1

*YeVRO (mIn. YeVROda)*

10,5

*Rossiya rubli (mIn. Rublida)*

893,1

## XORIJIY VALYUTADA SO'NDIRILGAN MAJBURIYATLAR (XORIJIY VALYUTADA OLINGAN KREDITLARNI SO'NDIRISH)

*AQSh dollari (mIn. AQSh dollarida)*

52

*YeVRO (mIn. YeVROda)*

4

*Konvertatsiya amaliyotlari soni*

2 669

# KORPORATIV BIZNES

## BANK XIZMATLARI SIFATINI OSHIRISH VA KO'LAMINI KENGAYTIRISH BO'YICHA BAJARILGAN ISHLAR



Bankdagi transformatsiya jarayonlarining mantiqiy davomi sifatida 2022 yilda Ernst&Young xalqaro konsalting kompaniyasi bilan hamkorlikda yangidan tashkil qilingan Korporativ blok faoliyati yo'lga qo'yildi



Yuridik shaxs bo'lgan mijozlar segmentlanib, bankning yirik korporativ mijozlari bilan ishlash maqsadida "Korporativ biznes departamenti" hamda kichik va o'rta toifadagi mijozlar bilan ishlash maqsadida "Kichik va o'rta biznes departamenti" tashkil qilindi. Korporativ blok mijozlarining loyihalarini ekspertizasini amalga oshirish maqsadida "Anderrayting va loyihaviy moliyalashtirish departamenti" faoliyati yo'lga qo'yildi



Islom moliyasi asosida 2022 yil davomida 30 mln. AQSh dollari mablag'lar o'zlashtirildi va yangi istiqbolli moliyalashtirish liniyalarini jalb qilish bo'yicha kelishuvlarga erishildi



Bank korporativ mijozlariga yangi bank mahsulotlari va xizmatlari to'amlari ishlab chiqildi



QISHLOQQURILISHBANK

# QUANT

Mobil ilovasi

Turli xil bank opertasiyalarini yurutuvchi har bir kishi uchun foydali, butunlay yangi mobil ilova. Yoningizda ekan Sizning eng yaxshi bank yordamchingizga aylanadi.

Qaysi bank mijozi bo'lishingizdan qat'iy nazar, QUANT Siz uchun juda zarur. Ilovani tezroq yuklab oling va moliyaviy operatsiyalarni muammosiz bajaring.



Quant ilovasini yuklab oling:



## "TADBIRKORLIK FAOLIYATINI QO'LLAB-QUVVATLASH DAVLAT JAMG'ARMASI" BILAN HAMKORLIKDAGI FAOLIYAT NATIJALARI

(mlrd.so'm)

### Bank mijozlariga taqdim etilgan kompensatsiyalar

<b>1645</b>	<b>3875,9</b>	<b>440,4</b>	<b>193,4</b>
Mijozlar soni	Kredit miqdori	Kompensatsiya summasi	Jamg'arma tomonidan to'lab berilgan summa

Segment NOMI	Mijozlar soni	Kredit miqdori	Kompensatsiya summasi	Jamg'arma tomonidan to'lab berilgan summa
Qoraqalpog'iston Respublikasi	55	157,6	20,9	7,2
Andijon viloyati	186	333,1	50,4	22,3
Buxoro viloyati	288	579,1	51,9	31,1
Jizzax viloyati	83	216,4	46,1	11,1
Qashqadaryo viloyati	124	203,3	20,2	8,1
Navoiy viloyati	50	79,7	6,5	2,8
Namangan viloyati	116	221,8	24,1	9,4
Samarqand viloyati	67	275,2	25,5	13,4
Sirdaryo viloyati	39	72,8	7,9	3,6
Surxondaryo viloyati	75	141,7	15,2	8,2
Toshkent viloyati	118	290,0	32,9	14,9
Toshkent shahar	93	416,1	37,5	18,5
Farg'ona viloyati	193	457,8	50,7	20,2
Xorazm viloyati	158	431,4	50,6	22,6

## BANK MIJOZLARIGA TAQDIM ETILGAN KAFILLIKLAR

(dona)

### Bank mijozlariga taqdim etilgan kafilliklar

**1645**

Mijozlar soni

**3875,9**

Kredit miqdori

**440,4**

Kompensatsiya  
summasi

(mlrd.so'm)

Segment NOMI

Mijozlar soni

Kredit miqdori

Kafillik  
summasi

Qoraqalpog'iston Respublikasi

25

61,3

26,2

Andijon viloyati

31

106,3

40,2

Buxoro viloyati

35

52,9

24,7

Jizzax viloyati

53

79,1

32,4

Qashqadaryo viloyati

48

116,6

48,6

Navoiy viloyati

13

21,4

8,5

Namangan viloyati

26

50,5

18,4

Samarqand viloyati

11

66,5

21,8

Sirdaryo viloyati

16

40,4

16,7

Surxondaryo viloyati

44

83,9

36,7

Toshkent viloyati

26

89,5

33,0

Toshkent shahar

17

129,5

42,2

Farg'ona viloyati

35

106,4

36,2

Xorazm viloyati

54

303,4

121,9

# PROFITABILITY INDICATORS OF THE BANK

(billion soums)

2021

## EFFICIENCY

Non-interest income	<b>389,9</b>
Operating expenses	<b>479,5</b>
Net interest margin	<b>4,3%</b>
Cost to income ratio	<b>44,3%</b>

## PROFITABILITY

Return on assets	<b>1,8%</b>
Return on equity	<b>12,5%</b>

## CAPITAL

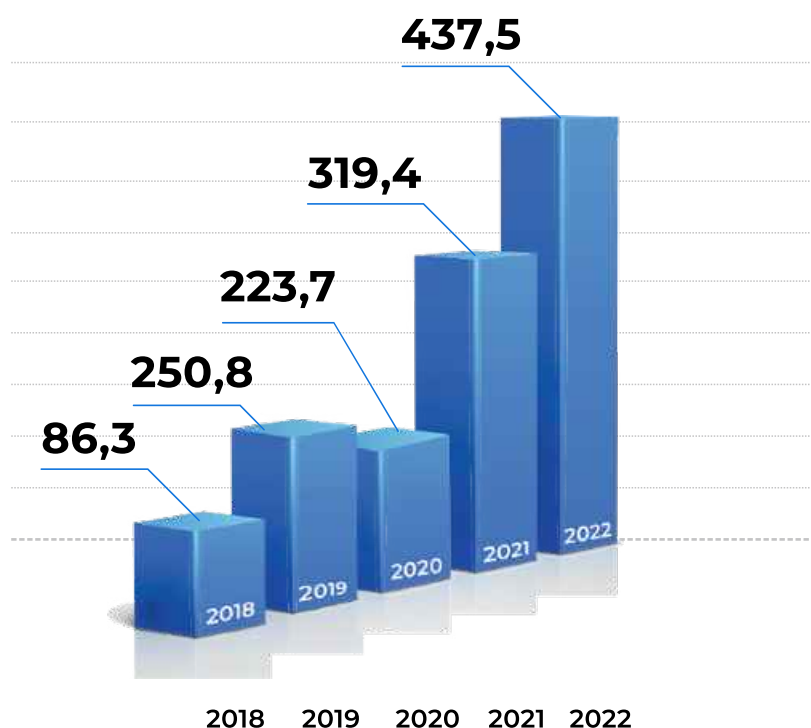
Net Stable Funding Ratio	<b>2 696,4</b>
Capital adequacy ratio	<b>108,4%</b>
Difference as opposed to 2021	<b>14,3%</b>

<b>2022</b>	<b>CHANGE IN COMPARISON TO 2021</b>	<b>CHANGE IN PERCENTAGE</b>
<b>619,65</b>	<b>229,7</b>	<b>59%</b>
<b>689,79</b>	<b>210,3</b>	<b>44%</b>
<b>4,6%</b>	<b>0,3%</b>	<b>8%</b>
<b>47,1%</b>	<b>2,7%</b>	<b>6%</b>
<b>1,9%</b>	<b>0,1%</b>	<b>8%</b>
<b>15,7%</b>	<b>3,3%</b>	<b>26%</b>
<b>2 943,8</b>	<b>247,3</b>	<b>9%</b>
<b>106,8%</b>	<b>-1,5%</b>	<b>-1%</b>
<b>13,9%</b>	<b>-0,4%</b>	<b>-3%</b>

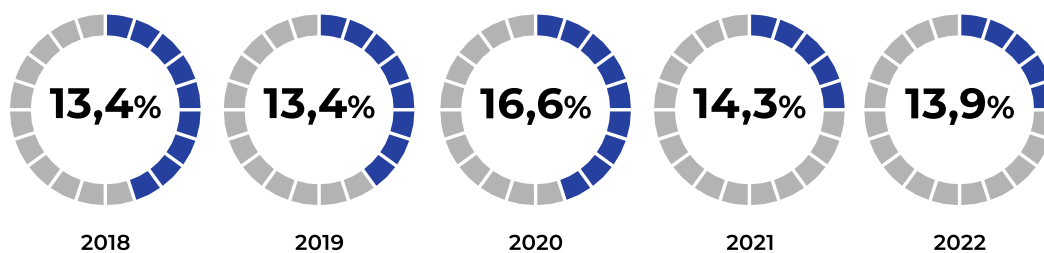
# THE MAIN FINANCIAL INDICATORS

## NET PROFIT

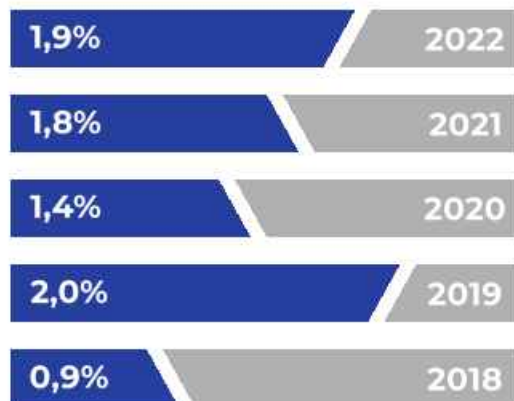
(in billion soums)



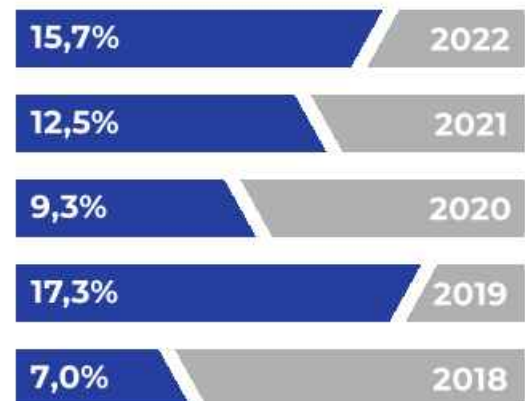
## CAR, %



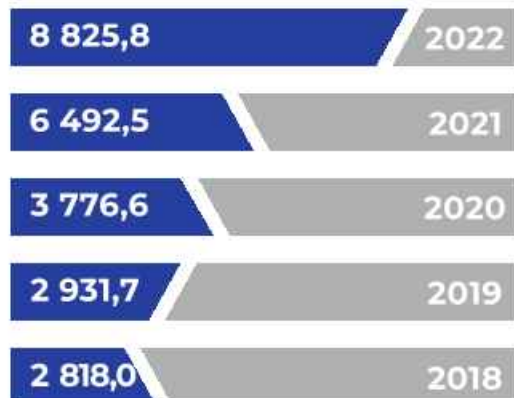
## ROA, %



## ROE, %



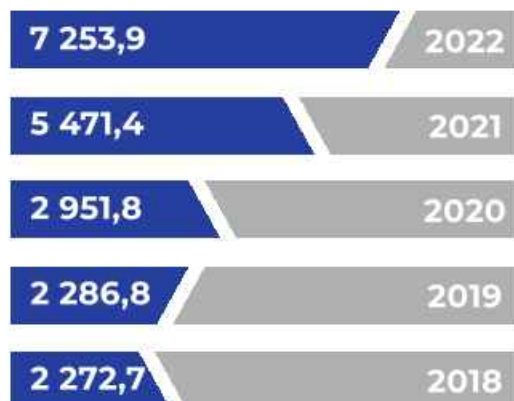
## DEPOSIT BASE, FROM WHICH (in billion soums)



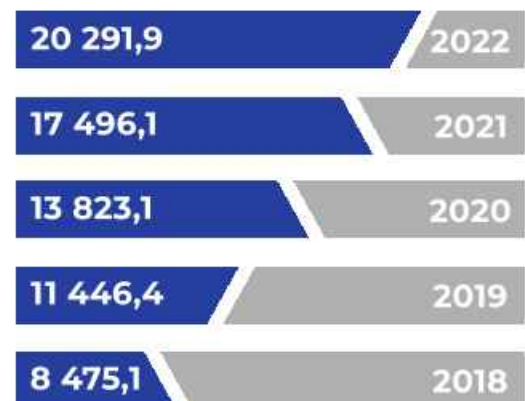
## INDIVIDUALS (in billion soums)



## CORPORATES (in billion soums)



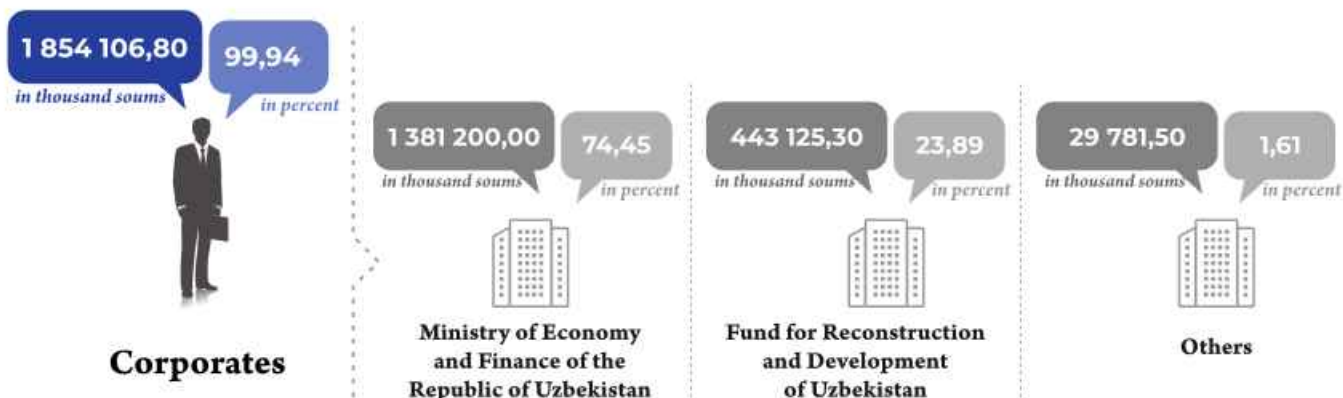
## LOAN PORTFOLIO (in billion soums)



# INFORMATION ON THE SHAREHOLDERS OF ATB "QISHLOQ QURILISH BANK" AS OF JANUARY 1, 2023

Declared authorized capital **2 267 202 701,90**

## CORPORATES



## INDIVIDUALS



**TOTAL NUMBER OF SHAREHOLDERS**



**6 226**  
**100%**

# MEMBERS OF THE SUPERVISORY BOARD



Kuchkarov Djamshid Anvarovich  
Chairman of the supervisory board



Abruev Jamshid Ismailovich  
Member of the supervisory board



Turmuxamedov Alisher Ulug'bekovich  
Member of the supervisory board



Tulyaganov Farrux Abdurasulovich  
Member of the supervisory board



Oxunjonov Umidjon Maxamadumarovich  
Independent member of the supervisory board



Xodjaev Saidkamol Saidkarimovich  
Independent member of the supervisory board



Rasih Engin Akchakocho  
Independent member of the supervisory board



Bruno Balvanera  
Independent member of the supervisory board



Mantas Shukevicius  
Independent member of the supervisory board

# CORPORATE MANAGEMENT

THE FOLLOWINGS ARE CONSIDERED AS A BASE OF PRODUCTIVE CORPORATE MANAGEMENT:



Clear allocation of tasks assigned in internal normative documents



Adequate responsibility



Allocation of rights among structural divisions to prevent making decisions resulting in undesired consequences for bank



Existence of highly skilled, experienced members of the Supervisory Board who are clearly aware of their functional rights and duties

According to the Presidential Decree of the Republic of Uzbekistan dated April 24, 2015, PD-4720 improving the efficiency of the joint stock companies and Corporate governance system and the "Corporate Governance Policy of JSCB" was approved by the Government commission meeting statement No. 02-02 I 1- 187 dated February 11, 2016

At the General Meeting of Shareholders which was held on August 26, 2016, it was decided that acceptance of the obligation to comply with the Corporate Management Code in the system of JSCB "Qishloq Qurilish Bank". In accordance with the requirements of the Code of Corporate Management, it is planned to conduct an assessment of the corporate governance system in the joint-stock company. (839 points).  
This year, the composition of the

bank's Supervisory Board has changed. In particular, 4 independent members were elected to the Supervisory Board of the bank. 2 of the independent members of the Supervisory Board of the Bank are highly qualified and experienced individuals, 2 of them are foreigners and 2 of them are citizens of Uzbekistan.

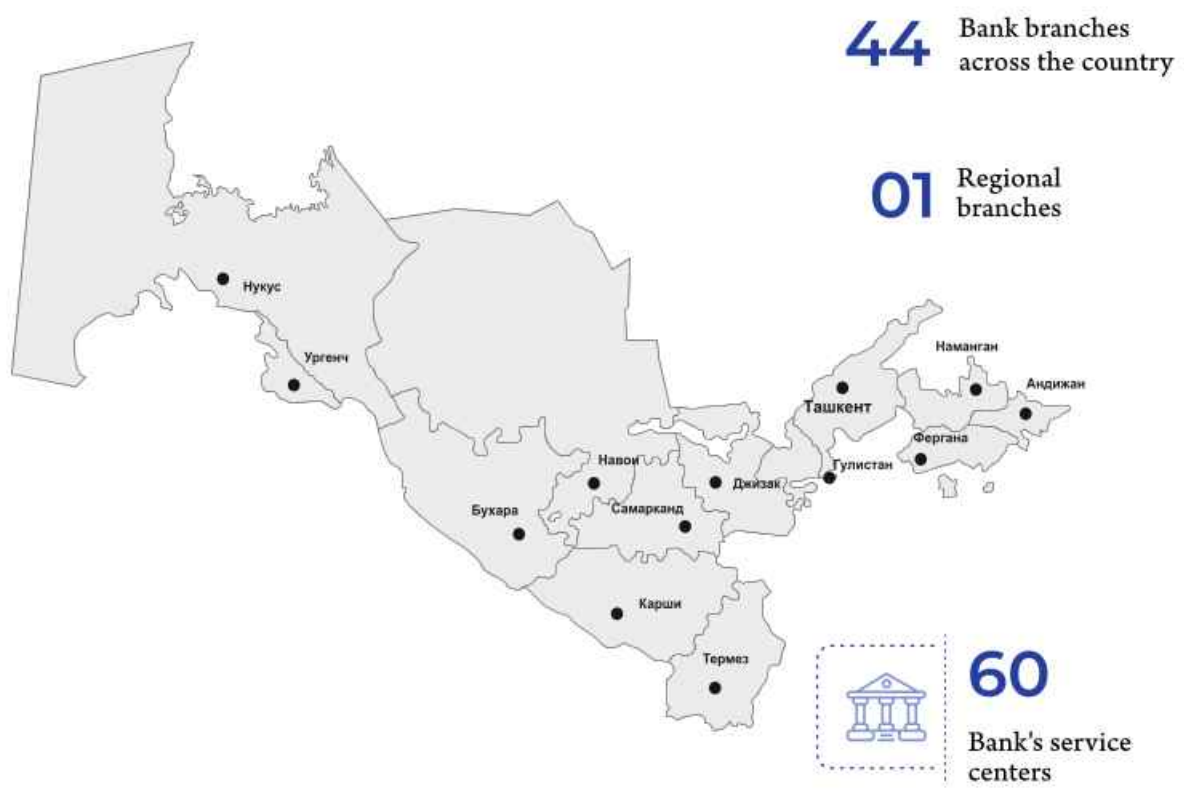
The Bank established a Corporate Advisory Service and approved the Regulations on the Corporate Advisory Service of JSCB "Qishloq Qurilish Bank" by the minutes of the 9th meeting of the Supervisory Board of the Bank dated April 9, 2021. Also, the "Corporate Governance Policy of JSCB" Qishloq Qurilish Bank ", approved by the minutes of the 13th meeting of the Supervisory Board of the bank dated August 16, 2021.



INVESTMENT  
MANAGEMENT GROUP

**839** POINTS  
WAS GIVEN

# INFORMATION ON THE BANK'S INFRASTRUCTURE



 **41**  
Banking services offices

 **02**  
Banking services centers

 **304**  
ATMs

 **99**  
24/  
offices

 **01**  
Mobile cash registers

 **12 056**  
Terminals

 **129**  
Currency exchange offices

 **75**  
Bank cash registers

 **81**  
International money transfer offices

# INTERNATIONAL AND NATIONAL RATINGS

**APPROVED BY THE INTERNATIONAL RATING AGENCY  
FITCH RATINGS ON DECEMBER 29, 2022**

**Fitch**Ratings

Name of the rating	Rating
Long-term default rating of the issuer	BB-
Short-term default rating of the issuer	B
Issuer's long-term default rating in national currency	BB-
Issuer's short-term default rating in national currency	B
Stability rating	B
Government support rating	BB-

**APPROVED BY THE INTERNATIONAL RATING AGENCY  
MOODY'S ON SEPTEMBER 27, 2022**

**MOODY'S**

Name of the rating	Rating
General ratings	barqaror
Risk counterparty rating	B1/NP
Bank deposits	B1/NP
Creditworthiness base rate	B2
Baseline credit assessment with adjustments	B2
Evaluation of the risk counterparty	B1(cr)/NP(cr)



*Creditworthiness in national currency was approved as "stable" by the national rating agency "Ahbor-rating" uzA+*

**uzA+**

# IMPLEMENTED TRANSFORMATION ACTIVITIES OF “QISHLOQ QURILISH BANK” IN 2022

## IMPROVING CORPORATE GOVERNANCE

There are 9 members of the board, of which 5 (56 percent) who have the necessary qualifications and experience in the field of banking and finance were included as independent members of the bank board. 3 of the independent

members are foreign experts. The business model has been reconsidered. Now, managers are involved only in selling products and providing quality service. Operations, IT and other functions are centralized in Head Office/Regional HUBs.

## BANK TRANSFORMATION PROCESSES IN 2022

### Corporate governance



### Business model

Previous situation	Current situation
<p><b>Retail/ Corporate</b></p> <p>Selling the products Operational functions IT functions Other functions</p>	<p><b>Retail / Corporate Business</b></p> <p>Now only for sale Quality service</p> <p><b>Headquarters/Regional Hub</b></p> <p>Operational functions IT functions Other functions</p>

## CHRONOLOGY OF BANK TRANSFORMATION

In October 2019, the "Roadmap" on the transformation of commercial banks with a state share was approved based on PQ-4487.

In June 2020, a development strategy for 2020-2025 and a "Roadmap" for its implementation were developed together with PWC foreign consulting company. 24 experts were involved in the initial stage of the bank's transformation processes.

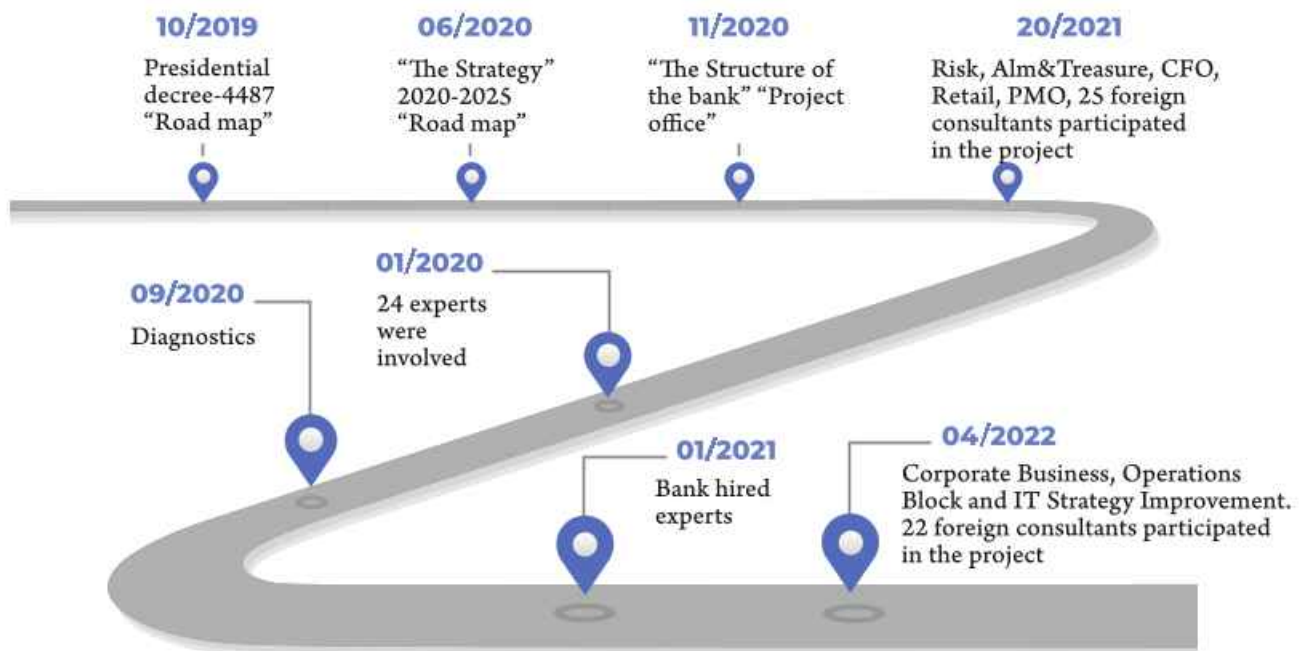
In September 2020, the Bank was diagnosed with transformation.

At the general meeting of shareholders of the bank held in November 2020, the new structure of the bank in accordance with international standards was approved and the Project office was established.

In January and February 2021, the

international consulting company Ernst and Young Advisory of the bank was involved in the transformation process, and the activities of the 5 areas of Retail Business, Finance, Risk, Treasury and ALM areas as well as the Project Office was established. Implementation of the road map developed in 2021 in these areas was ensured and initiatives were introduced.

In April 2022, 22 foreign consultants participated in the improvement of the Corporate Business, Operations Block, and IT strategy, and automation, centralization, reduction of repetitive processes, optimization, service and sales models, and segmentation were implemented in these directions.



## BIZNES MODEL

Previous state of business model overviewed, if a single manager performed task of sale, operations, IT and other functions in previous model,

and these functions performed by Head Bank/Regional Bank Centers. Now managers only involve with selling products and improvement of services.


## VISA PROCESSING CENTER

A visa processing center was established and a number of conveniences were created for customers. (Availability to get card in five minutes, monitoring online,

ability to order visa card through telegram) The number of cards issued by the Visa processing center.



### Conveniences for customers

- 
- 01. To get a card in five minutes
  - 03. Telegram bot
  - 02. Monitoring online
  - 04. Business cards

## MOBILE APPLICATION

Currently number of customers who uses Quant are more than 200 000, transactions more than 2 000 000 , Turnover 1 trln. By using mobile application customers are able to get identification, to have virtual cards, to

get a loan, to make a deposit, to use services of government agencies, online applications, and to make a payments. Number of ATM's that work 24/7 are 99, sales offices 103.



### Convenience for customers

- 
- 01. Online identification
  - 03. Online loan
  - 05. Services of government agencies
  - 02. Virtual card
  - 04. Online deposit
  - 06. Submit online application and making payments

## TRANSFORMATION OF CORPORATE AND OPERATIONAL BLOCKS

Front, middle and back offices were established as a result of transformation. Front office mainly engaged in activities such as sale, customer service, consulting, preparing documents. Middle office conforms transactions, manages risk, risk

evaluations, monitoring loans and approval agreements. Task of back office oversee transactions, policy establishment, methodology and administration of business.

### Transformation of corporate and operational blocks

FRONT OFFICE	BACK OFFICE	MIDDLE OFFICE
<p>Sale Customer relationship Consulting (contact and contactless)</p> <p><i>Preparation of documents for customers Approval of agreement Opening an account Preparation of documents for customers Policy and methodology Seminar and trainings for employees</i></p>	<p>Overseeing of accounts Transactions Overseeing agreements Overseeing transactions Policy and methodology Administration</p>	<p>Evaluation of risk Association and documents Approval of agreements Monitoring loans Approval of agreements</p>

## TRANSFORMATION OF CORPORATE AND OPERATIONAL BLOCK

Commercial and operational model of corporate business was created. Business model includes analysis of products, working with customers and increasing

their number. The operational model includes the analysis of business processes and their optimization.


## SINGLE MFO

In July 2022, the bank completed the process of transition to the Unified MFO based on the principle of "one customer for the bank". The main goal is to

improve customer service processes and increase the level of customer orientation. As a result, service time is reduced by 30%.

### Through a vertical control system in a single MFO technology

<b>01</b> <i>Back office functions are centralized</i>	<b>02</b> <i>Customer service and scope will expand</i>	<b>03</b> <i>Effective management of banking networks</i>	<b>04</b> <i>Quick adaptation to the market</i>	<b>05</b> <i>Implementation of digital and automated banking services</i>
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 <p><b>Transformation of the bank's organizational structure and transition to a unified MFO system</b></p>	<p>A single customer base has been formed</p>	<p>A new strategy for working with customers has been put into practice</p>	<p>Business processes are optimized</p>
	<p>30 branches were transformed and compact and efficient banking service offices (centers) were established</p>	<p>Clients were served on the basis of the principle of "Single Window"</p>	<p>Modern digital technologies began to be applied to the service process</p>

# CREDIT RISK

## CREDIT RISK

Loan portfolio was increased by 15.97% in 20 292.0 billion soums as of January 1, 2023 compared to the same period last year. According to the analysis of the concentration of the loan portfolio by type of currency, 75.6% or 15.3 trillion soums allocated in national currency, 22.7% or 4.6 trillion soums equivalent to US dollars and 1.7% or the equivalent of 0.3 trillion soums allocated in euro. According to the concentration by segment, 49.1% or 9.9 trillion soums are corporate (legal individuals and individual entrepreneurs), 21.5% or 4.4 trillion soums are retail (individuals) and 29.4% or 6.0 trillion soums corresponds to the share of preferential

housing mortgage loans.

The share of NPLs (problem loans) in the total credit portfolio was estimated by credit risk. According to the classification of problem loans, it amounted to 789.8 billion soums and made 3.89% as of the reporting date. In particular, loans classified as "unsatisfactory" amounted to 293.2 billion soums, loans classified as "doubtful" amounted to 264.6 billion soums, and loans classified as "hopeless" amounted to 232.0 billion soums. The balance of reserves established for loans amounted to 279.3 billion soums (including the standard category reserve of 181.4 billion soums).

## Monitoring of the credit risk indicators

(in billion soums equivalent)

Segment Name / Type of currency	Jan.01.22	Jan.01.23	Change compared to the same period last year +/-	
			Sums	Percent
Credit portfolio	17 497,6	20 292,0	2 794,4	16,0%
<i>In national currency</i>	13 372,4	15 350,3	1 977,9	14,8%
<i>In foreign currency</i>	4 125,3	4 941,7	816,4	19,8%
Corporate and small business	8 439,8	9 953,6	1 513,8	17,9%
<i>Retail business</i>	2 829,1	4 366,1	1 537,0	54,3%
<i>Housing based on a sample project (mortgage program)</i>	6 228,8	5 972,3	-256,5	-4,1%
Reserve balance	208,3	279,3	71,0	34,1%
Amount of NPLs	749,4	789,8	40,4	5,4%
NPL share (%)	4,30%	3,89%	-0,41%	-0,41%

By the end of the 4th quarter of 2022, the risks taken with persons related to the bank totaled 38.7 billion soums. In particular, the total amount of loans allocated to persons related to the bank is 3.7 billion soums, and investments made in subsidiaries and affiliated companies are 35.0 billion soums.

Registered in the Ministry of Justice on October 29, 2020 with No. 3283 "The maximum amount of risk per person

related to the bank should not exceed 25% of the bank's Tier 1 capital".

According to Clause 21 of the Guidelines, "The maximum amount of risk attributable to all persons related to the bank should not exceed 50% of the bank's Tier 1 capital." This norm amounts to 1,243.6 billion soums in the bank as of January 1 of this year and has not been deviated from the norm.

## STRESS-TEST FOR ASSESSING THE PROBABILITY OF 10%, 15% AND 20% OF LOANS CLASSIFIED AS NON-PERFORMING LOANS (NPL)

01.01.2023 (billion soums)

Credit PORTFOLIO	Fact (NPLs)		Scenarios: Transfer of subprime loans to NPL_%	Substandart credits	Forecast (NPLs)	
	Amount	Share			Amount	Share
20 292,0	789,8	3,89%	10%	105,66	895,46	4,35%
			15%	158,50	948,30	4,61%
			20%	211,33	1 001,13	4,86%

According to the results of the stress test, if 20% of loans overdue by 31-90 days become non-performing loans (NPL), this indicator will increase from the current 3.89% to 4.86% (0, 97% band) will increase. If 15% becomes NPL, it

will increase from 3.89% to 4.61%. Therefore, the transfer of 20% of these loans to NPL will bring this indicator closer to the acceptable level. Analysis by loan currency type and segment.

## CURRENCY OF THE LOAN AND SEGMENTATION ANALYSIS

(billion soums)

Indicator name / Currency TYPE / segment	Loan PORTFOLIO	Share	The amount of NPLs 90+	The amount of NPLs 90+ in percentage	Percentage of total NPLs	Total stock
<b>DISTRIBUTION BY TYPES OF CURRENCY</b>						
National currency	15 350,3	75,6%	746,6	4,9%	94,5%	206,1
US dollars	4 600,4	22,7%	33,6	0,7%	4,3%	69,5
EUR	341,3	1,7%	9,6	2,8%	1,2%	3,7
<b>Total</b>	<b>20 292,0</b>	<b>100%</b>	<b>789,8</b>	<b>3,89%</b>	<b>100,0%</b>	<b>279,3</b>

### DISTRIBUTION BY SEGMENT TYPES

Corporate and small business	9 953,6	49,1%	497,1	5,0%	62,9%	176,2
Retail business	4 366,1	21,5%	148,2	3,4%	18,8%	46,3
Housing (mortgage) program	5 972,3	29,4%	144,5	2,4%	18,3%	56,7
<b>Total</b>	<b>20 292,0</b>	<b>100%</b>	<b>789,8</b>	<b>3,89%</b>	<b>100,0%</b>	<b>279,3</b>

20 large loans were analyzed by credit risk concentration. As of January 1, 2023, 20 large loans amount to 2118.6 billion soums, and their share in the commercial loan portfolio is 21.3%.

## INDICATORS OF THE LIQUIDITY RISK

(billion soums)

Indicator / DATE	Jan. 01.22	Oct. 01.22	Jan. 01.23	Change +/-	
				Jan 01.22 compared amount %	Oct 01.22 compared amount %
Highly liquid assets (billion soums)	2 001,9	3 289,6	2 864,3	862,4 43	-425,3 -13
HLA coefficient	14,8%	20,8%	17,8%	3,0%	-3,0%
<i>In national currency</i>	16,1%	18,6%	21,7%	5,6%	3,2%
<i>In foreign currency</i>	12,9%	23,4%	12,9%	0,0%	10,6%
Liquidity coverage ratio_LCR	168,7%	564,0%	389,0%	220,3%	-175,0%
<i>In national currency</i>	187,1%	235,8%	265,9%	78,8%	30,1%
<i>In foreign currency</i>	140,0%	1753,3%	769,8%	629,8%	-983,5%
Net Sustainable Funding Ratio_NSFR	108,4%	107,0%	106,8%	-1,6%	-0,2%
<i>In national currency</i>	104,4%	104,3%	104,6%	0,2%	0,3%
<i>In foreign currency</i>	123,0%	117,9%	114,8%	-8,2%	-3,1%

## LIQUIDITY RISK

As of January 1, 2023, the ratio of highly liquid assets to total assets was 17.8% and increased by 3.0% compared to January 1, 2022. The liquidity coverage ratio reached 389.0%, including 265.9%

in national currency and 769.8% in foreign currency. The coefficient of net stable financing is 106.8%, including 104.6% in national currency and 114.8% in foreign currency.

## GAP ANALYSIS

(mln.soum eqv.)

Indicator / DATE	Current	Jan 23	Feb 23	Mar 23	Apr 23	May 23	June 23
Active	2 340 730	1 107 870	1 122 956	665 827	620 194	688 143	647 973
Obligation	1 696 515	356 809	2 043 145	338 979	533 382	624 528	556 848
Balance. External article	23 423	60 265	25 249	84 229	5 070	36 774	14 053
Net "GAP" position (+/-)	620 792	690 797	-945 439	242 619	81 742	26 841	77 072
Cumulative "GAP" (+/-)		1 311 588	366 150	608 768	690 510	717 351	794 423

A stress test was conducted to assess liquidity risk. According to the results of the stress test, no violation of liquidity standards was detected.

## LIST OF SCENARIOS

LIST OF SCENARIOS	(HLA rate, min. 10%) Fact: 17,8%		(LCR, min. 100%) Fact: 389,0%		(NSFR, min. 100%) Fact: 106,8%	
	Change % (+/-)	Forecast after stress test	Change % (+/-)	Forecast after stress test	Change % (+/-)	Forecast after stress test
Top 30 depositors count in January. exit	-0,1%	17,7%	-1,4%	387,6%	-	106,8%
Deposits (MIB and QQB invest) withdrawal until 2 major claims are received	-2,6%	15,2%	-29,1%	359,9%	-0,8%	106,0%
10% of the top 30 depositors withdrawal	-3,7%	14,1%	-41,5%	347,5%	-2,7%	104,1%

## CURRENCY RISK

The share of foreign currency in bank assets is 26.8%, and the share of foreign currency in liabilities is 30.2%.

01.01.2023y. (billion soums)

Indicator / currency	Asset		Liability	
	Amount	Share	Amount	Share
In national currency	18 161,3	73,2%	15 263,7	69,8%
In foreign currency	6 662,0	26,8%	6 615,8	30,2%
<b>Total</b>	<b>24 823,3</b>	<b>100%</b>	<b>21 879,5</b>	<b>100%</b>

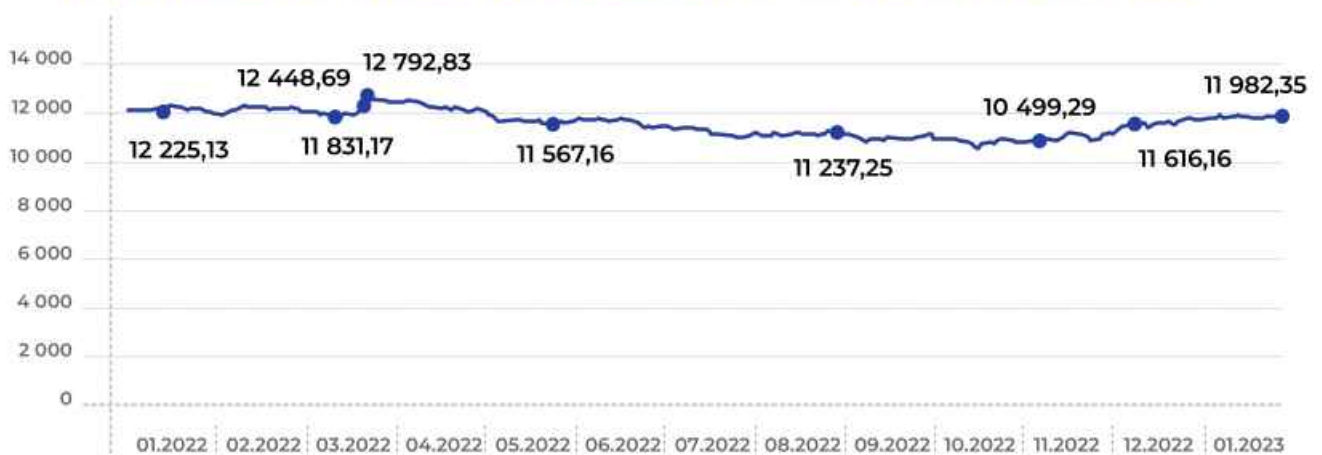
As of January 1 of this year, net assets in foreign currency amounted to the equivalent of 6,662.0 billion soums and increased by 32.0% compared to the beginning of 2022. Liabilities in foreign currency total 6,615.8 billion. equivalent to soums and increased by 31.3% compared to the beginning of 2022.

## ANALYSIS OF THE EXCHANGE RATE OF THE MAIN FOREIGN CURRENCIES

### THE DYNAMICS OF THE EXCHANGE RATE OF THE US DOLLAR DURING 2022

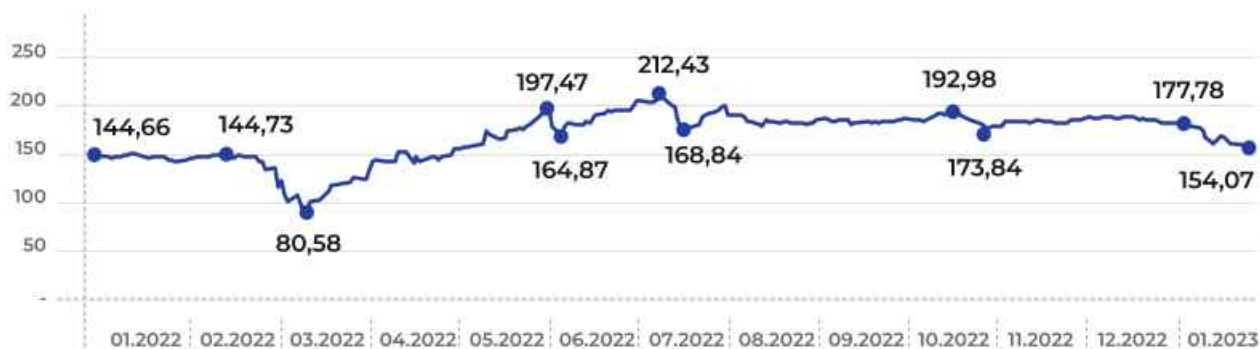


### THE DYNAMICS OF THE EXCHANGE RATE OF THE EURO DURING 2022



A significant decrease in the Russian ruble rate was observed during March, and the lowest amount was 80.58 soums, and the highest was observed in August, which was 212.43 soums.

## CHANGES IN THE RUSSIAN RUBLE EXCHANGE RATE DURING 2022



In addition, the profit/loss from exchange rate fluctuations as a result of exchange rate fluctuations was studied. The table below shows the profit/loss from changes in the exchange rate of 3 major currencies.

## PROFIT AND LOSS INFORMATION FROM CHANGES IN THE VALUE OF 3 MAIN CURRENCIES

(million soums)

Date (quarter)	Russian Ruble		USD		Euro		Total in 3 currencies		
	Profit	Loss	Profit	Loss	Profit	Loss	Profit	Loss	Final result +/-
1-quarter	240,3	515,2	5 449,0	1 537,0	303,1	243,5	5 992,4	2 295,7	3 696,7
2- quarter	2 272,6	400,5	2 483,1	1 502,8	144,1	234,0	4 899,8	2 137,3	2 762,5
3- quarter	1 014,2	851,9	2 967,6	6 291,1	326,2	187,0	4 308,0	7 329,9	-3 022,0
4- quarter	413,4	418,1	2 272,1	861,3	88,4	223,9	1 738,9	1 503,3	133,6
<b>Total</b>	<b>3 940,4</b>	<b>2 185,8</b>	<b>13 171,8</b>	<b>10 192,2</b>	<b>861,8</b>	<b>888,4</b>	<b>17 974,0</b>	<b>13 166,3</b>	<b>+4 707,7</b>

During 2022, the amount of profit/loss from the exchange rate of 3 main types of currencies ended with a profit of +4.7 billion soums.

## OPEN CURRENCY POSITION IN MAJOR FOREIGN CURRENCIES AND LIMITS MONITORING

As of the reporting date, the ratio of OVP to regulatory capital has not exceeded the limits of risk appetite and MB. When analyzing the currency position of the

bank as of January 1, 2023, the long currency position in terms of the US dollar is 0.41% of the bank's regulatory capital, and the long currency position in

the Russian ruble is 0.01% of the bank's regulatory capital. organized. A long currency position was observed in the euro currency, which was 0.02% of the bank's regulatory capital.

The total long open currency position amounted to 45,455.7 million soums,

which made up 1.44% of the bank's regulatory capital. For all currency positions, the 15% limit set by the Central Bank in relation to the regulatory capital was not violated, and the limits (10%) approved by the Bank Council were not deviated from.

## OPEN CURRENCY POSITION AMOUNTS AND LIMITS FOR 3 MAIN TYPES OF CURRENCY MONTHLY STATUS INFORMATION

DATE	OCP nominal			OCP (%)			Total OCP (mln soums)	OCP(%)
	Dollar	Euro	Rouble	Dollar	Euro	Rouble		
31.07.2022	290 373,8	-47 894,2	5 381 599,6	0,11%	-0,02%	0,03%	3 613,3	0,12%
31.08.2022	2 212 093,0	-240 258,5	- 6 702 066,4	0,82%	-0,09%	-0,04%	20 338,7	0,69%
30.09.2022	209 127,6	465 422,9	26 801 129,1	0,08%	0,16%	0,17%	12 412,1	0,41%
31.10.2022	1 635 283,0	77 498,1	4 500 950,3	0,59%	0,03%	0,03%	19 961,7	0,64%
30.11.2022	1 221 032,9	-35 208,0	-10 997 971,1	0,44%	-0,01%	-0,06%	11 262,8	0,36%
31.12.2022	3 966 936,2	39 445,0	2 893 412,5	1,41%	0,02%	0,01%	45 455,7	1,44%

The ratio of OCP to regulatory capital in the main currencies ranged from -0.02% to +3.25% during December.

When taking risks within the framework of risk appetite for OCP in foreign currency, the amount of profit/loss from exchange rate changes was analyzed in the following scenarios:

1) Fluctuation of the exchange rate during the last 12 months of 2022 (maximum increase and maximum decrease);

2) If there is currency risk within the maximum +5% and minimum -4% limits within the "Risk appetite" of the OCP.

3) The ratio of OCP to regulatory capital in the main currencies ranged from -0.02% to +3.25% during December.

4) When taking risks within the framework of risk appetite for OCP in foreign currency, the amount of profit/loss from exchange rate changes was analyzed in the following scenarios:

Currency type	Currency rate Jan 01 2023	Currency change +/- During 2022		According to Scenario 1 Profit / loss (mln.soum)		According to Scenario 2 Profit / loss (mln.soum)	
		max.	min.	max.	min.	max.	min.
AQSh dollari	11 225,46	239,10	-60,62	3 288,4	-833,7	-2 630,7	667,0
Yevro	11 961,85	383,98	-197,37	4 904,0	-2 520,7	-3 923,2	2 016,6
Rubl	1 56,64	22,24	-30,36	19 605,8	-26 757,8	-15 684,7	21 406,3
Jami				27 798,2	-30 112,2	-22 238,6	24 089,9

## INTEREST RATE RISK

Scenario analysis" of changes in interest rates and analyses of the dynamics of net interest income and sensitivity to interest ("NII Sensitivity") and " were carried out.

Interest rate changes over the next 12 months  
Impact on net interest income (in the equivalent of billion soums)

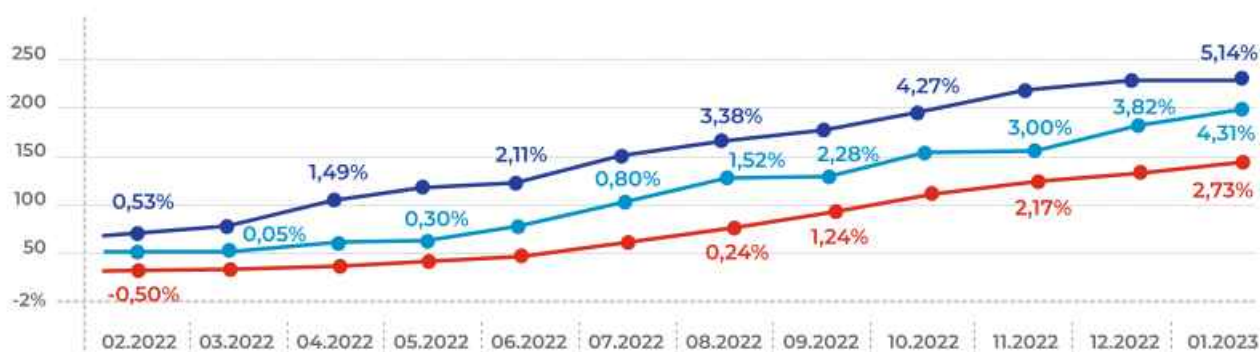
Currency type	If the interest rate remains unchanged	1 Scenario: +1,0%ga increase	2 Scenario: -1,0%ga decrease
In national currency	783,8	-4,9	0,3
In US dollars	126,6	-7,4	14,9
In Euro	5,5	-7,1	1,9
<b>Total</b>	<b>915,9</b>	<b>-19,4</b>	<b>17,1</b>

The bank's net interest income reached 955.4 billion soums as of the reporting date and increased by 210.0 billion soums or 28.2% compared to the same period last year.

Dynamics of net interest income (NII)					(NII) forecast
4 Quarter, 2021	1 Quarter, 2022	2 Quarter, 2022	3 Quarter, 2022	4 Quarter, 2022	1 Quarter, 2023
745,4	240,0	462,0	702,3	955,4	262,9

As a result of various geopolitical and economic changes taking place in the world community, floating rates, including Libor, Euribor and Sofr, are constantly increasing. This, in turn, leads to an increase in the value of the resources involved based on these rates.

## ANNUITIES OF VARIABLE RATES DYNAMICS OF CHANGE



In order to take the interest risk, the bank has introduced the placement practice that supports the interest rate involved in variable rates.

## BANK CAPITAL ADEQUACY AND RISK APPETITE MONITORING

As of January 1, 2023, the regulatory capital adequacy ratio was 13.91% and Tier 1 capital adequacy ratio was 10.97% and regulatory capital ratio increased by +0.4% compared to the end of the 3rd quarter.

As of the reporting date, the bank's Tier 1 capital was 2,487.3 billion soums, total regulatory capital was 3,153.5 billion

soums, and risk weighted assets (RWAs) were 22,678.9 billion soums. Of this, assets at risk in terms of balance sheet and off-balance sheet were 21,692.5 billion soums (95.7% share), operational risk is 950.8 billion soums (4.19%) and 35.5 billion soums (0.16%) corresponds to the share of market risks.

## RISK WEIGHTED ASSETS (RWA) AND (CAR) CAPITAL ADEQUACY RATIO INDICATORS

(in bln soums)

Ko'rsatkich NOMI	1 jan 22	1 jan 23	change (+/-)	
			amount	%
Regulatory CAPITAL	2 864,5	3 153,5	289,0	10,1%
(Tier 1 capital)	2 189,4	2 487,3	298,0	13,6%
I (Tier 2 capital)	675,2	666,2	-9,0	-1,3%
(RWA) in total	20 073,5	22 678,9	2 605,4	13%
Total assets at risk in terms of balance sheet and off-balance sheet materiality	19 361,6	21 692,5	2 330,9	12%
Operational risk	703,7	950,8	247,1	35,1%
Market risk	8,1	35,5	27,4	337,7%
Tier 1 capital adequacy ratio	10,90%	10,96%	0,1%	0,6%
(Tier-1 CAR)	10,91%	10,97%	0,06%	0,06%
(RCAR)	14,27%	13,91%	-0,37%	-0,37%

A stress test was conducted in various scenarios regarding the adequacy of the bank's capital and the fulfillment of prudential requirements, including:

Name of the indicator	01.01.2023 RCAR	Change +/-	Results after stress-test
Risk-weighted ASSETS (RWAs) increase by 700.0 billion soums		-0,42%	13,49%
Additional 50.0 billion soums reserve for assets		-0,19%	13,71%
Additional 100.0 billion soums reserve for assets	13,91%	-0,38%	13,52%
Subordinated debt will increase by 150 billion soums		0,66%	14,57%

If risk weighted assets (RWAs) increase by 700.0 billion soums, the capital adequacy will decrease by -0.42%, and the "yellow zone" according to risk appetite will fall to the limit of 13.5%. If the risk-weighted assets (RWAs) increase by 1.6 trillion soums, the impact on the Bank's capital adequacy (CAR) will be -0.92% and the limit on the regulatory capital ratio will be violated and will amount to 12.99%.

If an additional reserve of 50.0 billion soums is formed on assets, the regulatory capital ratio will decrease by -0.2%, if an additional 100 billion soums reserve is formed, the regulatory capital ratio will

decreases by -0.4% and approaches the Board's limit (passes into the yellow zone according to "Risk appetite"). If subordinated debt in the bank increases by 150 billion soums and assets at risk by +1.5%, the regulatory capital ratio increases by +0.46%.

The main indicators of compliance with the "Risk appetite" approved by the Bank Council for 2022 were analyzed from the beginning of the year. As a result, it became clear that there were no deviations from the established limits and triggers on capital adequacy, credit risk and liquidity risks, currency risks and open currency position.

# RETAIL BUSINESS



## 1 501 273

TOTAL NUMBER OF RETAIL CUSTOMERS



## 400 063

Borrowers



## 470 610

Depositors



## 168 976

UZCARD cards



## 415 145

HUMO cards



## 46 479

VISA cards

## INTERNATIONAL MONEY TRANSFERS

2022



Transfers received



## 622

Number of transactions (in thousands)



## 459,8

Amount (in million USD)



Transfers sent



## 31

Number of transactions (in thousands)



## 24,3

Amount (in million USD)

## ON CURRENCY EXCHANGE PRACTICES 2022

**212,7**

Cash foreign  
currency purchase  
*(in million USD)*

**224,1**

Cash foreign  
currency sold  
*(in million USD)*

**709,3**

Number of  
individuals served  
*(in thousands)*

**Total deposits balance** **1 571,8**  
*(in billion soums)*

Term deposits (term, savings)

**827,5**

Demand deposits

**193,5**

**Total number of valid deposit types** **16**

In national currency

**12**

In foreign currency

**4**

Number of time deposits

**4**

The number of savings deposits

**10**

Number of deposits until demand

**2**

**Total number of depositors** **470 610**

## RETAIL BUSINESS

### PREFERENTIAL MORTGAGE LOANS ALLOCATED FROM ADB FUNDS

(in billion sums)

The name of the regions	Number of houses to be built (units)	Amount of allocated mortgage loans
The Republic of Karakalpakstan	312	43,3
Bukhara region	384	51,8
Kashkadarya region	504	69,9
Namangan region	264	34,4
Surkhandarya region	144	19,5
Tashkent region	220	36,3
<b>Total</b>	<b>1 828</b>	<b>255,2</b>

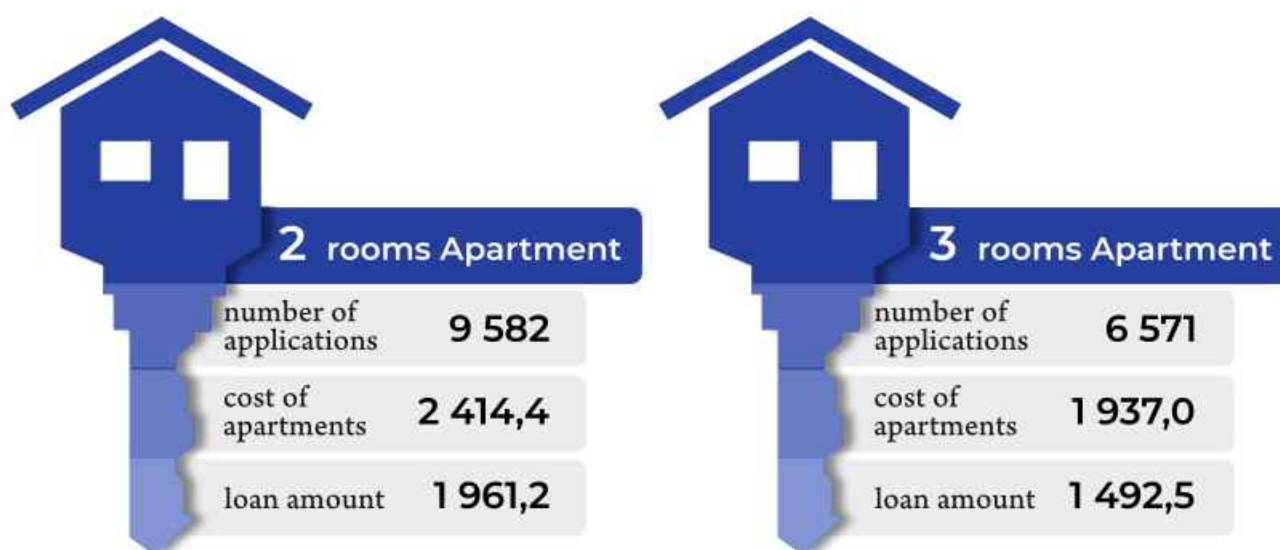
### PREFERENTIAL MORTGAGE LOANS ALLOCATED AT THE EXPENSE OF IDB FUNDS

(in billion sums)

The name of the regions	Number of houses to be built (units)	Amount of allocated mortgage loans
Andijan region	1400	156,6
Bukhara region	385	53,1
Jizzakh region	812	101,6
Navoi region	576	75,0
Namangan region	576	64,1
Syrdarya region	576	93,7
<b>Total</b>	<b>4 325</b>	<b>544,1</b>

## LOANS ALLOCATED PURSUANT TO THE DECREE OF THE PRESIDENT OF THE REPUBLIC OF UZBEKISTAN NO. PF-5886

(in billion soums)



## MORTGAGE LOANS ALLOCATED AT THE EXPENSE OF THE FUNDS OF THE UZBEKISTAN MORTGAGE REFINANCING COMPANY

(in billion soums)



## THE SHARE OF THE BANK IN THE FINANCING OF HOUSES BUILT ON THE BASIS OF MODEL PROJECTS IN THE REPUBLIC



# CORPORATE BUSINESS



# 65 022

TOTAL NUMBER OF CORPORATE CLIENTS



## LOANS ALLOCATED TO CORPORATE CLIENTS DURING 2022

(in billion sums)

# 4 949,2

### LEGAL ENTITIES



### INDIVIDUAL ENTREPRENEURS





**550**  
NUMBER OF EXPORTERS



**1 836**  
NUMBER OF IMPORTERS

## EXPORT-IMPORT CONTRACTS

2022

Export contracts on account	The number	664
	Amount <i>(in million USD)</i>	1 200,1
Export revenue <i>(in million USD)</i>	By agricultural products <i>(in million USD)</i>	42
	Jobs and services <i>(in million USD)</i>	2,6
	Other products <i>(in million USD)</i>	135,9

## ON CONVERSION PRACTICE

Number of conversion agreements <i>(signed agreements)</i>	5 932
USD <i>(in million USD)</i>	189,1
EURO <i>(in millions of EUROS)</i>	10,5
Russian ruble <i>(in millions of Rubles)</i>	893,1

## LIABILITIES EXTINGUISHED IN FOREIGN CURRENCY (EXTINGUISHMENT OF LOANS RECEIVED IN FOREIGN CURRENCY)

USD <i>(in million USD)</i>	52
EUR <i>(in millions of EUR)</i>	4
Number of conversion operations	2 669

# CORPORATE BUSINESS

## IMPLEMENTED TASKS FOR INCREASING BANKING SERVICES QUALITY



As a logical continuation of the transformation processes in the bank, in 2022, in cooperation with the Ernst & Young international consulting company, the activities of the newly established Corporate block were launched



Legal entities were segmented and "Corporate Business Department" was established to work with large corporate clients of the bank and "Small and Medium Business Department" was established to work with small and medium-sized clients. "Department of Underwriting and Project Financing" has been launched in order to carry out the expertise of the projects of the clients of the corporate block



During 2022 on the basis of Islamic finance 30 million US dollar funds involved and agreements were reached to attract new promising lines of financing



New bank products and service packages have been developed for the bank's corporate clients



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## RESULTS OF COOPERATION WITH THE "STATE FUND FOR THE SUPPORT OF ENTREPRENEURIAL ACTIVITIES»

(in billion soums)

### Compensation provided to bank customers



Name of region	Number of customers	Loan amount	Compensation amount	Amount paid by the fund
Republic of Karakalpakstan	55	157,6	20,9	7,2
Andijan region	186	333,1	50,4	22,3
Bukhara region	288	579,1	51,9	31,1
Jizzakh region	83	216,4	46,1	11,1
Kashkadarya region	124	203,3	20,2	8,1
Navoi region	50	79,7	6,5	2,8
Namangan region	116	221,8	24,1	9,4
Samarkand region	67	275,2	25,5	13,4
Sirdarya region	39	72,8	7,9	3,6
Surkhandarya region	75	141,7	15,2	8,2
Tashkent region	118	290,0	32,9	14,9
Tashkent city	93	416,1	37,5	18,5
Fergana region	193	457,8	50,7	20,2
Khorezm region	158	431,4	50,6	22,6

## GUARANTEES PROVIDED TO BANK CUSTOMERS

### Guarantees provided to bank customers



(in billion soums)

Name of region	Number of customers	Loan amount	Guarantee amount
Republic of Karakalpakstan	25	61,3	26,2
Andijan region	31	106,3	40,2
Bukhara region	35	52,9	24,7
Jizzakh region	53	79,1	32,4
Kashkadarya region	48	116,6	48,6
Navoi region	13	21,4	8,5
Namangan region	26	50,5	18,4
Samarkand region	11	66,5	21,8
Sirdarya region	16	40,4	16,7
Surkhandarya region	44	83,9	36,7
Tashkent region	26	89,5	33,0
Tashkent city	17	129,5	42,2
Fergana region	35	106,4	36,2
Khorezm region	54	303,4	121,9

# STRATEGIK HISOBOT

## STRATEGIC REPORT

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STRATEGIK HISOBOT

02

# HURMATLI AKSIYADORLAR VA ULARNING VAKILLARI!

O'tgan hisobot yili davomida Qishloq qurilish bank faoliyati avvalo, mamlakatimiz Prezidenti va Hukumatning respublikani ijtimoiy-iqtisodiy rivojlantirish, aholining turmush farovonligini yaxshilash, aholini tadbirkorlikka keng jalb qilish, bank resurs bazasini mustahkamlash maqsadida xalqaro moliya tashkilotlari va xorijiy banklar bilan yaqin hamkorlik munosabatlarini o'rnatish bo'yicha qabul qilingan Farmon, qarorlari va Prezidentimizning respublika hududlariga tashrifi davomida berilgan topshiriqlari va kengaytirilgan tarzda o'tkazilgan majlis bayonlari, shuningdek, bankning "Biznes-reja" ko'rsatkichlarining bajarilishiga qaratildi.

Bank tizimida 44 ta filial, 1 ta mintaqaviy, 41 ta bank xizmatlari ofisi, 2 ta bank xizmatlari markazi, 60 ta bank xizmatlari ko'rsatish markazi va 385 ta xizmat ko'rsatish tarmoqlari mavjud bo'lib, bundan, xalqaro pul o'tkazma shahobchalari 81 tani, valyuta ayirboshlash shahobchalari 129 tani, sayyor kassalar 1 tani va bank binosidan tashqarida joylashgan 24/7 rejimida faoliyat yurituvchi o'z-o'ziga xizmat ko'rsatuvchi kassalar 99 tani tashkil etmoqda.

2023 yilning 1 yanvar holatiga bankning umumiy kapitali 2 943,8 mlrd.so'mni tashkil etgani holda, yil boshiga nisbatan 247,3 mlrd.so'mga ortdi.

Hisobot davrida bank Kuzatuv kengashi tomonidan jami 20 ta majlislar o'tkazilib, ularda mamlakatimiz Prezidentining respublika hududlariga tashrifi davomida berilgan topshiriqlarning ijrosini ta'minlash va Hukumatning banklar faoliyatini rivojlantirishga qaratilgan qarorlari, bank aksiyador-larining Umumiy yig'ilish qarorlari ijrosini tashkil etish, bankning kapitalini barqaror tarzda o'sishini ta'minlash, aktivlar hajmini oshirish, shuningdek, bankning foydalilik darajasini ko'tarishga oid qator tadbirlarni ko'zda tutuvchi bank mijozlariga qo'shimcha qulayliklar yaratish xodimlarning ish sharoitlarini yaxshilash bo'yicha qarorlari qabul qilindi.

Bank Boshqaruvi raisining har chorak yakunlari bo'yicha hisoboti bank Kuzatuv kengashida eshitib borilib, amalga oshirilgan ishlarga tegishli baho berib kelindi. Bundan tashqari, huddi shu tartibda Ichki audit, Aktiv va passivlarni boshqarish qo'mitasi, Investitsiya qo'mitasi, Bank tavakkalchiliklarini nazorat qilish qo'mitasi hisobotlari tinglanib, ularning faoliyatini takomillashtirish va mas'uliyatlarini yanada oshirish yuzasidan tegishli tadbirlar belgilandi. Hisobot davrida "Biznes reja"ga muvofiq 437,5 mlrd. so'm miqdorida sof foyda olindi, asosiy ko'rsatkichlar-ning o'tgan yilga nisbatan o'sishi ta'minlanib, jami daromadlar 3 104,4 mlrd. so'mni tashkil etdi.

Hisobot davrida bank moliyaviy holatining barqarorligini ta'minlash hamda barcha asosiy ko'rsatkichlarning prognozlar doirasida bajarilishi bo'yicha bank Boshqaruvi tomonidan amaliy choralar ko'rildi. 2022 yilning yakuniga ko'ra bankning sof aktivlari 24 822,3 mlrd. so'mni tashkil etib, o'tgan yilning mos davriga nisbatan 4 114,2 mlrd. so'mga yoki 19,9 foizga o'sdi. Bank aktivlari tarkibida daromad keltiruvchi aktivlarning ulushi 90,3 foizni tashkil etmoqda. Hisobot davrida bank faoliyati asosiy ko'rsatkichlarining yuqori darajada bo'lishiga erishildi. Jumladan, bankning majburiyatlari 21 878,5 mlrd. so'mni tashkil etgan holda harajatga tortiluvchi majburiyatlar 94,4 foizni tashkil etdi.

Rivojlanib borayotgan raqobat muhitida Qishloq qurilish bank zamonaviy xizmatlar doirasini kengaytirish va mijozlar salmog'ini ko'paytirish maqsadida amaldagi bank tarkibiy

tuzilmasini tanqidiy qayta ko'rib chiqish asosida bilimi, malakasi, amaliy ishi, ishbilarmonligini ko'rsata olgan yosh istiqbolli, iqtidorli xodimlar bilan yangilanmoqda. Bank Kuzatuv kengashi o'tgan moliya yilida o'zining Nizomi asosida faoliyatini to'liq olib bordi, deb hisoblash mumkin.

Shuningdek, Kuzatuv kengashi a'zolarining vazifalari ularning har biri uchun Kuzatuv kengashi raisi tomonidan taqsimlandi va ularga yuklatilgan vazifalar to'laqonli bajarildi. Xulosa o'rnida, respublikaning yirik moliyaviy muassa-salaridan biri bo'lgan Qishloq qurilish bank mamlakat iqtisodiyotining barcha yo'nalishlarida faoliyat yurituvchi mijozlarga, aholiga sifatli va jahon andozalari darajasida xizmat ko'rsatish salohiyatiga ega bo'lgan hamda barqaror rivojlanish yo'lidan borayotgan banklardan biriga aylanmoqda.

2021 yil

**2 186,6**

mlrd. So'mdan

2022 yil

**3 104,4**

mlrd. So'mdan

# BOSHQARUV RAISI MUROJAATI

## HURMATLI AKSIYADORLAR, BANK MIJOZLARI VA HAMKORLAR!

Sizlarga Aksiyadorlik tijorat banki “Qishloq qurilish bank”ning 2022 yilgi faoliyati natijalari, hisobot davrida bank tomonidan amalga oshirilgan ishlar yoritilgan hisobot taqdim etilmoqda. Mamlakatimizda yaratilgan qulay makroiqtisodiy muhit, bank moliya tizimida islohatlarni yanada chuqurlashtirish va ko'lamini kengaytirish bo'yicha qabul qilingan dasturlar ijrosi Bank faoliyatining barqaror rivojlanishi uchun ustivor omil bo'lib xizmat qilmoqda.

O'zbekiston Respublikasi Prezidenti Shavkat Mirziyoyevning Oliy Majlisga Murojaatnomasida 2022 yil “Inson qadrini ulug'lash va faol mahalla yili”da islohatlarimizni kengaytirish va samaradorligini yanada oshirish masalalarida barcha sohalarda ustuvor darajada rivojlantirish va isloh etish bo'yicha keng ko'lamli ishlarni amalga oshirish belgilangandi.

Xususan, o'tgan hisobot yilida Bank o'z faoliyatini kapitallashuv darajasini yanada oshirishga, resurs bazasini mustahkamlashga, iqtisodiyotning ustuvor tarmoqlarini taraqqiy toptirish yuzasidan kompleks dasturlarni amalga oshirishga, investitsion faollikni

oshirishga, qishloq joylarda aholi uchun namunaviy loyihalar asosida uy-joylar qurilishini moliyalashtirishga, kichik biznes va xususiy tadbirkorlik sub'ektlarini moliyaviy jihatdan qo'llab quvvatlashga qaratgan holda barcha ko'rsatkichlarni barqaror bo'lishi ta'minlandi.

O'z navbatida, bankimiz davlatimiz tomonidan amalga oshirilayotgan iqtisodiyotdagi tarkibiy o'zgartirishlarni yanada chuqurlashtirish, uning yetakchi tarmoqlarini jadal modernizatsiya qilish hamda texnik va texnologik jihatdan yanada yangilash, qulay ishbilarmonlik muhitini yaratish va aholining ish bilan bandligini oshirishga qaratilgan tadbirlarida faol ishtirok etdi.

Ushbu erishilayotgan barcha yutuqlar, avvalo, Sizning, ya'ni bank aksiyadorlari, mijozlari va hamkorlarining moliya muassasamiz bilan o'rnatgan uzviy, o'zaro ishonch asosidagi hamkorligingiz natijasi deb bilamiz, hamda barchangizni bank jamoasiga bildirgan ishonchiz hamda bank rivojiga bevosita qo'shayotgan ulkan hissangiz uchun samimiy minnatdorchilik bildiramiz. Kelgusidagi o'zaro hamkorligimizning yanada samarali bo'lishiga umid qilib qolamiz.

**Hurmat bilan,**

**Bank Boshqaruvi raisi  
A.A.Muratov**

# BANKNING 2023 YILDA KUTILAYOTGAN ASOSIY FAOLIYATI O'SISH PROGNOZI

## SAMARADORLIK

O'zgarish foizda

Operatsion xarajatlar	22%
Kredit quyilmalar	12%
Depozitlar	15%
Foizli daromadlar	34%
Foizsiz daromadlarning jami daromaddagi ulushi	0,6%
CIR (biznes samaradorligi ko'rsatkichi) indeksi	-9%

## RENTABELLIK

Aktivlarning rentabelligi (ROA)	24%
Sof foyda	40%
Daromadlar	35%

## KAPITAL

Kapital rentabelligi	19%
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# BANK STRETEGIYASI

## BANK STRETEGIYASINING ASOSIY MAQSADLARI QUYIDAGILARDAN IBORAT:



Moliya soxasida aholi ishtirokini yaxshilash maqsadida qishloq joylarda mijozlarga yo'naltirilgan mahsulotlar va xizmatlarga a'loxida e'tibor qaratish bilan ipoteka kreditlash va qurilishni moliyalashtirish bo'yicha yetakchi bank bo'lish.



Zamonaviy mahsulotlarni taklif qilish orqali va chakana biznes segmentiga e'tibor qaratgan holda mijozlarga yo'naltirilgan biznes-modelni ishlab chiqish.



Jamiyatda ishonchni kuchaytirish aholi o'rtasida moliyaviy savodxonlik va bank tizimiga bo'lgan ishonchni oshirish.



Kengaytirilgan zamonaviy texnologiyaga ega bo'lgan moslashuvchan operatsion modelini ishlab chiqish, kelajakda bank soxasida xususiyashtirishga tayyor turish.

## BANK STRATEGIYASINING USTIVOR YO'NALISHLARI:



Qishloq joylaridagi kichik shaxarlarda ipoteka krediti, uy-joy va brend tanilishi yo'nalishlarida mavjud imkoniyatlarni kengaytirish. Bunda, shaxsiylashtirilgan yer maydonlarini kreditlash va ikkilamchi uy-joylar uchun ipoteka kreditlarini ajratish, mijozlar qamrovini ko'paytirish va tovar takliflarini yaxshilagan xolda kichik shaxarlar va aholi punktlarini rivojlantirish maqsadida kreditlash va infratuzilmani rivojlantirish bo'yicha kompleks loyixalarni tuzish, davlat dasturlaridan tashqari qishloq joylarda uy-joy qurilishiga va ipoteka kreditiga bo'lgan talabni qondirish va ularni xajmini oshirish rejalashtirilgan.



Aholining kundalik extiyojlari va yangi avlod talablariga javob beradigan yagona xizmat ko'rsatish markazining modelini yaratishga qaratilgan ustivor yo'nalishlar, mijozlar ma'lumotlarini shakllantirishni takomillashtirish, bank faoliyati va ilg'or tajribani mijoz nuqtai nazaridan baxolash, mijozlar segmentiga moslashtirilgan maxsulot portfelini yaratish kabi vazifalarni qamrab olish.



Turli xil moliyalashtirish va depozitlarni ko'paytirish orqali moliyaviy barqarorlikni oshirish. Depozitlarni jalb qilish, vositachilarsiz to'g'ridan-to'g'ri xalqaro pul o'tkazmalarini o'rnatish, islom bank maxsulotlarini rivojlantirish.



Bozorning yangi extiyojlarini qondirish maqsadida zamonaviy operatsiyalar va texnologiyalar yordamida samaradorlikni oshirish. Bunda, xizmat ko'ratishning eng yaxshi usulini topish va filiallarni qayta baxolash, tashqi ko'rinish va dizaynga o'zgartirish kiritish, filiallarga yangi shakldagi xizmatlarni qo'shish, filiallardagi xodimlarning vazifalarini qayta taqsimlash, avtomatlashtirish va texnologik jarayonlarni amalga oshirish rejalashtirilgan.

## BANK STRATEGIYASI INSTRUMENTLARI:

### Tijorat modeli:

- 01** O'zgarishlarni boshqarish funksiyasini yaratish va amalga oshirishdagi muhim birinchi qadam bu bank ishchilari (xodimlari) tafakkurini strategik o'zgarishlarga tayyorlash;
- 02** Zamonaviy filiallar tarmog'ini yaratish. Mijozlar bilan xamkorlikda ishlagan xolda, filial tarmoqlarini qayta ko'rib chiqish;
- 03** Raqamli va ko'p kanallarni rivojlantirish. Mijozlarga bo'lgan e'tiborni oshirish orqali mijozlarning extiyojlarini qondirish maqsadida biznes modelni amalga oshirish;
- 04** Ipoteka maxsulotlari turlarini kengaytirish, yangi mijozlarni jalb qilish va maxsulotlarni sotish uchun mavjud subsidiyalangan ipotekadan foydalanish;
- 05** Islomiy bank maxsulotlarini joriy etish orqali diniy sabablarga ko'ra, an'anaviy bank xizmatlaridan foydalanmaydigan islomiy mijozlarni jalb qilish;
- 06** Yashil kredit brendini yaratish, bunday tashabbuslarga davlat tomonidan qiziqish ortib borayotganini xisobga olgan xolda, ekologik toza maxsulotlarga ustuvor axamiyat qaratish;
- 07** Ixtisoslashgan/ noyob maxsulotlarni ishlab chiqish orqali mijozlarning kundalik extiyojlarini qondirish va ishonch va sadoqatini qozonish;
- 08** Yagona xizmat ko'rsatish markazining modelini yaratish. Bunda, xamkorlik dasturlari, zamonaviy va mijozlarga yo'naltirilgan xususiyatlar va sodiqlik dasturlari orqali o'zaro savdo sotiqning ko'payishi yuzaga keladi.

## OPERATSION MODEL:

- Bank faoliyatini qayta ko'rib chiqish orqali operatsion modelni yanada samarali boshqaruv tizimlari va biznes jarayonlari bilan yaxshilash;
- Ma'lumotlarni boshqarish tizimi, ya'ni birinchi o'rinda raqamli bankka aylanish;
- Texnologik infratuzilmani modernizatsiya qilish orqali raqobatbardosh bankka aylanish;
- Biznes jarayonlarni boshqarish BPM tizimini yaratish va xujjatlarni boshqarish DMS, bunda bank uchun muxim bo'lgan jarayonlarni optimallashtirish maqsadida kuchli boshqaruvni va intizomni rivojlantirish;
- Bek ofis faoliyatini avtomatlashtirish (ERP). Bank resurslarini rejalashtirish tizimini yaratish orqali mijozlarga yo'naltirilgan interfeysni qo'llab-quvvatlash va kuchli bek-ofis tizimini yaratish;
- O'z ichki imkoniyatlarini yaratish. Davomiy optimallashtirish jarayonlarini amalga oshirish maqsadida mutaxassislar o'z vazifalari, funksiyalari va ularning rollari bilan tanishtirilishi;
- Mijozlar bilan munosabatlarni boshqarish CRM tizimida yangi avlod texnologiyalarini birlashtirish orqali mijozlarga yo'naltirilgan biznes modelni ishlab chiqish;
- Kredit ajratish jarayonini optimallashtirish va ularni boshqarish tizimini yaratish. Ushbu jarayonni yaxshilash ish samaradorligi, tezligi, qaror qabul qilish, mahsuldorlik va mijozlarga xizmat ko'rsatish sifatini oshirishga xizmat qiladi;
- Infratuzilma loyihalarida agent rolini bajarish;
- Protssessing markaz tashkil.

## ERISHILADIGAN NATIJA VA ASOSIY KO'RSATKICHLAR (2024 YIL):

**23%**

ROE

**3,4%**

ROA

**5,1%**

NIM

**29%**

CIR

**235%**

LTD

**26%**

NII/II (Non-interest income to interest income)



## VISA GOLD

### **Xalqaro to'lov kartalari quyidagi imkoniyatlarga ega:**

O'zbekiston va chet el mamlakatlarida VISA to'lov terminallari mavjud savdo majmualaridan xaridlar uchun to'lovlarni amalga oshirish;

Internet do'konlari orqali xaridlar qilish;

Bankomatlar orqali naqd pul mablag'larini yechish, shu bilan birga chet el mamlakatlarida ham;

Xalqaro tibbiy va sayyohlik xizmati;

Chet el mamlakatlarida mehmonxona, avtomobillar ijarasi, restoranlar, aviabiletlar uchun bron qilish, ular uchun to'lovlarni amalga oshirish hamda chegirmalarni qo'lga kiritish;

Mijozlarni qo'llab quvvatlash global xizmati.

## VISA CLASSIC

### **Xalqaro to'lov kartalari egalari xorijiy mamlakatlarda:**

Davolanish;

Ta'lim olish;

Mehmonxona bron qilish va mehmonxona xizmatlari uchun to'lovlarni amalga oshirish;

Chakana savdo do'konlarida mahsulotlar xarid qilish va xizmatlarga haq to'lash;

Internet do'konlarda mahsulotlar xarid qilish va xizmatlarga haq to'lash;

Transport xarajatlarini to'lash

Ovqatlanish va boshqalar uchun to'lovlarni amalga oshirish imkoniyatiga ega.

# DEAR SHAREHOLDERS AND THEIR REPRESENTATIVES!

The last reporting year, performance of Qishloq qurilish bank was mainly focused on fulfilling of the Presidential Decrees and Governmental decisions in order to achieve socio-economic development of the Republic, improve people's lifestyle, partnering with international financial organizations and foreign banks to improve resource base of the local banks. Additionally, meeting reports, tasks and "Business plan" indicators were prioritized to perform as a result of the Presidential visits in different regions of the country. Overall, there are 44 branches, 1 regional branch, 41 banking services offices, 2 bank's services centers, 60 banking service centers and 385 service networks, including international money transfer 81 branches, 129 currency exchange branches, 1 mobile cash desk and 99 self-service cash desks operating 24/7 outside the bank building. As of January 1, 2023, the bank's total capital amounted to 2,943.8 billion soums, which increased by 247.3 billion soums compared to the beginning of the year. During the reporting period, 20 meetings was held by the Supervisory Board in order to ensure the execution of the Presidential Decrees assigned during the visits, Government orders about improving banks' performance, fulfill the instructions made in the bank shareholders' general meeting, maintain stable growth of bank capital, increase

assets volume, increase level of productivity, create extra facilities for customers, improve working condition of personnel. In turn, relevant decisions and instructions were assigned during the meetings.

Reports of the Chairman of the Board for each quarter was listened and performed accordingly by the Supervisory Board. Additionally, in the same way, reports of Internal audit, Management committee of assets and liabilities, Committee of investment, Committee of risk control were observed and relevant measures and recommendations were made to increase their responsibility and productivity. During the reporting period, according to "Business-plan", net profit of the bank amounted 437,5 bln. uzs, in addition, there was an increase in the main indicators as compared to previous year the total profit reached to 3 104,4 bln. uzs.

In order to maintain bank's financial stability, Management Board ensured the fulfillment of all indicators according to the forecast. At the end of 2022, bank net assets reached to 24 822,3 billion sums it increased to 4 114,2 billion sum or 19,9 % in comparison with the last year. Shares of the profit-making assets reached to 90,3 % During the reporting period, the main financial indicators were at high level.

The amount of liabilities constituted 21 878,5 billion sums and liabilities incurred

were 94,4 %.

Due to the regular increase in the level of competition, in order to broaden banking services and maximize customer base, Qishloq qurilish bank has been renewing its staff and hiring young smart and hardworking specialists along with conducting critical review of bank's organizational structure. It can be considered that in the previous year the Supervisory Board fully performed its functions according to its normative.

Furthermore, functions for each member of the Supervisory Board is allocated by the Chairman of the Supervisory Board and ensures their full accomplishment. In conclusion, one of the huge financial entities of the Republic Qishloq qurilish bank is becoming one of the stable developing banks which provides high quality services for its customers according to the international standards in all spheres of the state economy.



# MESSAGE FROM THE CHAIRMAN OF THE BOARD

## DEAR SHAREHOLDERS, CUSTOMERS AND PARTNERS

You are being provided with a report concerning the performance outcomes of the JSCB "Qishloq qurilish bank" and actions completed in 2022.

Sound macroeconomic condition created in our country, execution of programs focused in deep reformation in banking and financial sectors, provide with opportunities for stable development of the bank.

President of the Republic of Uzbekistan, Shavkat Mirziyoyev in his address to the legislative chamber of the Oliy majlis said that in the year of 2022 "Year of ensuring human interests and development of the mahalla" in order to expand and further improve the effectiveness of our reforms.

In the previous reporting year, bank paid attention to increase the level of capitalization, strengthening the resource base, implementing complex programs to develop main sectors of economy, becoming more active in investment, financing housing in rural areas, financial support of SME and also all indicators were ensured to be stable.

In turn, our bank actively participated in activities of structural changes of the economy, modernization of leading sectors, technological upgrades, creating a sound entrepreneurship condition and increasing employment rate.

We consider that these achievements are consequence of sound cooperation of bank's shareholders, customers and partners of our bank. Moreover, we express our gratefulness for your trust and commitments to bank's development. We hope our future partnership will be more product cooperation of bank's shareholders, customers and partners of our bank. Moreover, we express our gratefulness for your trust and commitments to bank's development.

We hope our future partnership will be more productive.

With regards,

Chairman of the Board  
A.A. Muratov

# FORECAST OF THE EXPECTED GROWTH OF THE MAIN ACTIVITY OF THE BANK IN 2023

## EFFICIENCY

The change is in percent

Operating expenses	<b>22%</b>
Credit transfers	<b>12%</b>
Deposits	<b>15%</b>
Interest income	<b>34%</b>
Share of non-interest income in total income	<b>0,6%</b>
CIR (business efficiency index) index	<b>-9%</b>

## PROFITABILITY

Return on Assets (ROA)	<b>24%</b>
Net profit	<b>40%</b>
Earnings	<b>35%</b>

## EQUITY

Return on equity	<b>19%</b>
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# BANK STRATEGY

APPROVED BY THE SUPERVISORY BOARD THE MAIN OBJECTIVES OF THE BANK STRATEGY:



Being a leading bank to finance mortgage lending and construction financing by focusing on customers in rural areas in order to improve the population in the field of finance.



Development of a business model to customers by offering modern products and focus on retail business segment.



Increase trust in society, to increase the financial literacy and trust of society in the banking system.



Development of a flexible operating model with extended modern technology, to be prepared for privatization in the future in the future.

## PRIORITIES OF THE BANK'S STRATEGY:



Expanding the available opportunities in the direction of mortgage loans, housing and Brand recognition in small cities in rural areas. In order to lend the personalized lands and the development of computer loans, the coverage of customers and the improvement of customers, improve small cities and settlements, in rural housing in rural areas, and It is planned to meet the demand for the mortgage loan and increase the volume.



Coverage of tasks such as creating product portfolio, in order to improve the formation of customer segment, assessing the formation of customer information, assessing the customer segment of the population, to create customer information, assessing the customer segment of the population, to create a model of service center and the only service center that meet the requirements of the new generation.



Improving financial stability through various fundings and deposits. Attracting deposits, installation of direct international money transfers, development of Islamic banking products.



Improving efficiency with modern operations and technologies in order to meet the new market needs. In this case, find the best way to serve and reduce branches, add new forms, automation and technological processes to the branches, automation and technological processes.

## BANK STRATEGY TOOLS

### COMMERCIAL MODEL:

- 01** The first step in the creation and implementation of the change in management function is the preparation of the employees for strategic changes;
- 02** Creating a network of modern branches. Revision of branch networks working in cooperation with customers;
- 03** Develop digital and multi-channels. Implementation of a business model to meet the needs of customers through increasing customers;
- 04** Use of existing subsidized mortgages for expanding the range of mortgage products, attracting new customers and selling products;
- 05** Involvement of Islamic clients that do not use traditional banking services for religious reasons through the introduction of Islamic banking products;
- 06** Creating a green credit brand, focusing on environmentally friendly products, taking into account the growing interest of such initiatives;
- 07** Meeting the daily needs of customers through the development of specialized / unique products to gain trust;
- 08** Creating a model of a single service center. In this way, there will be an increase in trade programs through cooperation programs, modern and customer-centered characteristics and loyalty.

## OPERATION MODEL:

- Improving the operating model with more effective management systems and business processes through revision of banking activities.
- Database management system, namely to become a digital bank and a competitive bank by modernizing the technological infrastructure;
- Creation of the (BPM) Business process management system and the (DMS) data management system to develop strong management and discipline for the purpose of optimizing the processes that are important to the bank;
- Back office automation (ERP). Supporting customer-focused interface and creation of a strong advance system through the creation of a bank resource planning system;
- Creating own internal capabilities.
- In order to carry out continuous optimization, specialists are acquainted with their functions, and their roles;
- Development of a business model for customers by combining new generation technologies in the CRM system;
- Optimization of the credit allocation process and creating a system of their management. Improving this process will serve to improve work efficiency, speed, decision-making, productivity and customer service;
- Perform the role of an agent in infrastructure projects;
- Organization of Processing Center.

## INTENDED RESULTS AND KEY INDICATORS (2024):

**23%**

ROE

**3,4%**

ROA

**5,1%**

NIM

**29%**

CIR

**235%**

LTD

**26%**

NII/II (Non-interest income to interest income)



## VISA GOLD

**International payment cards have the following features:**

Payment for purchases in shopping centers using VISA payment terminals in Uzbekistan and abroad; purchases through online stores; cash withdrawal through ATMs, as well as in foreign countries;

International medical and travel services;

Booking, payment and getting discounts for hotels, car rentals, restaurants and air

Global service of the customer support.

## VISA CLASSIC

**Holders of the international payment cards have the following opportunities in foreign countries:**

Medical treatment; education;

Hotel booking and payment for hotel services;

Shopping for groceries in retail stores;

Purchase of goods and payment for services in online stores; payment of transport costs;

Be able to pay for meals and much more.

# PROFITABILITY INDICATORS OF THE BANK (IN BILLION SOUMS)

<b>EFFICIENCY</b>	2021	2022	2021 YILGA NISBATAN FARQ	O'ZGARISH FOIZDA
Non-interest income	389,9	619,65	229,7	59%
Operating expenses	479,5	689,79	210,3	44%
Net interest margin	4,3%	4,6%	0,3%	8%
CIR (cost to income ratio) index	44,3%	47,1%	2,7%	6%
<b>PROFITABILITY</b>				
ROA (return on assets)	1,8%	1,9%	0,1%	8%
ROE (return on equity)	12,5%	15,7%	3,3%	26%
<b>EQUITY</b>				
Equity	2 696,4	2 943,8	247,3	9%
Net measure of financial sustainability	108,4%	106,8%	-1,5%	-1%
CAR	14,3%	13,9%	-0,4%	-3%

# NATIJAR TAHLILI

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NATIJALAR TAHLILI

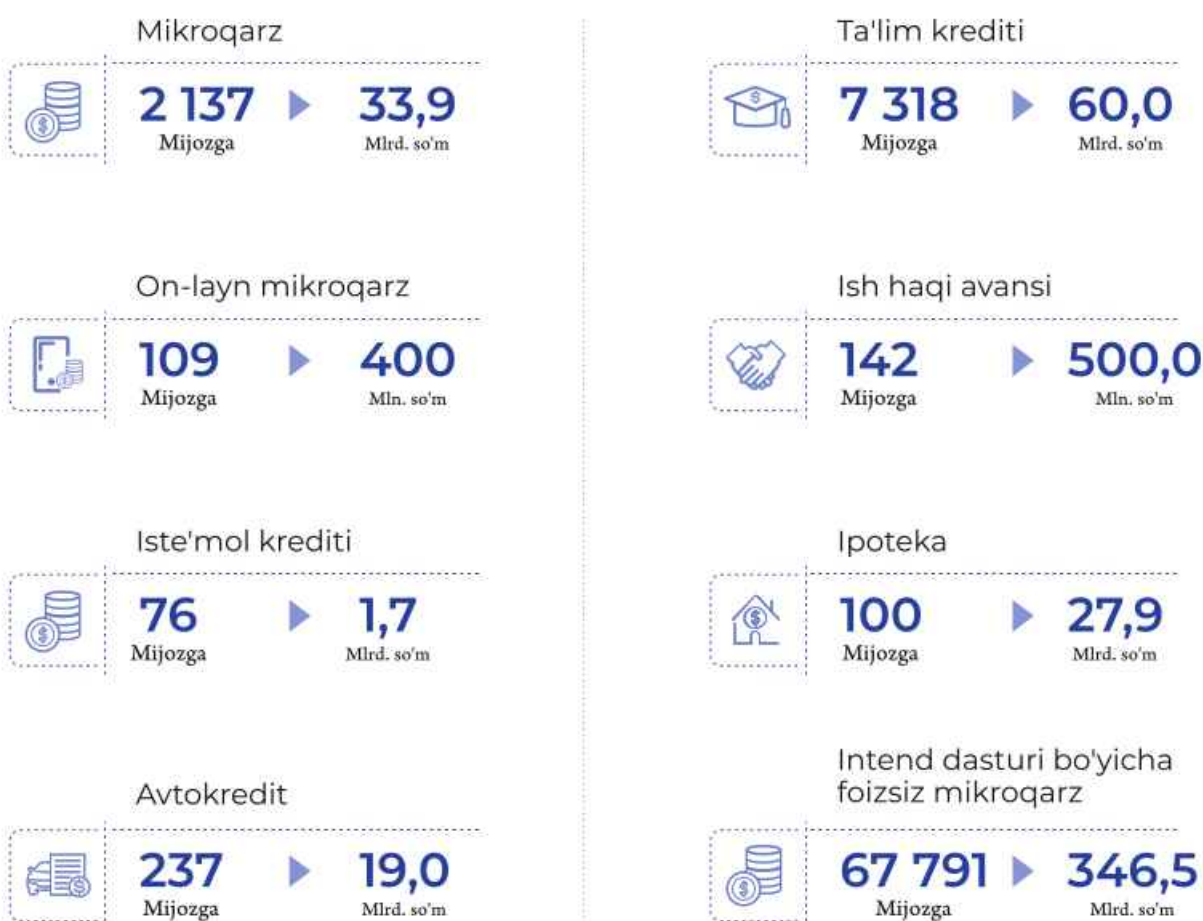
03

# CHAKANA BIZNES

Jismoniy shaxslardan bank omonatlariga jalb qilingan pul mablag'lar miqdori 2022 yil davomida 1 571,8 mlrd. so'mni tashkil etgani holda yil boshiga nisbatan 550,8 mlrd. so'mga ya'ni 157%ga oshgan.



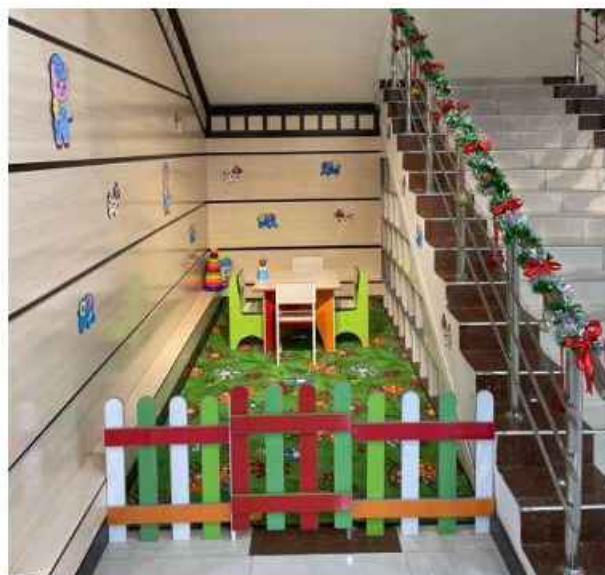
2022 yil davomida bank filiallari tomonidan jami 77 910 ta holatda 490,1 mlrd. so'mlik kredit mablag'lar ajratilgan bo'lib, shundan:



Barcha hududiy tarkibiy tuzilmalarning Yagona MFO loyihasi muvaffaqiyatli yakunlandi.

"E&Y" auditorlik-konsalting kompaniyasi tavsiyasi va xorijiy banklar tajribasidan kelib chiqib, hududiy tarkibiy tuzilmalar (BXKM)lar ichki tuzilishi, mijozlarga xizmat ko'rsatish zonalarini qayta ko'rib chiqildi. Bank mijozlariga tezkor va sifatli

bank xizmatlarini ko'rsatish maqsadida ichki maydon va xaridorlar yo'nalishini qayta ko'rib chiqilib, qayta o'zgartirishlar kiritilmoqda. 2022 yil davomida 18 ta BXOda ta'mirlash va dizayn ishlari to'liq amalga oshirilgan.



Mijozlarga sifatli va tezkor xizmat ko'rsatish maqsadida barcha infratuzilmalarda elektron navbat dasturiy tizimi ishlab chiqilib, moddiy texnik uskunalari bilan ta'minlandi.

“Contact” markazida ovozli va elektron aloqa kanallari orqali mijozlardan tushadigan murojaatlarni o'rganish, bank maxsulotlari va xizmatlari to'g'risida ma'lumot taqdim etish orqali Bank xizmatlariga bo'lgan qiziqishlarini oshirish yuzasidan amaliy ishlar olib borildi. Eng muhimi mijozlarning bankka bo'lgan murojatlarining javobsiz qolishini

oldini olish yuzasidan barcha zaruriy choralar ko'rilmogda. Shuningdek, Bank Boshqaruvining 2021 yil 25 avgustdagi 20-sonli qaroriga asosan “Contact” markazining ish faoliyatini 24/7 tartibida ish tashkil etilishi belgilab olindi hamda 2022 yilning yanvar oyidan boshlab 24/7 tartibida ishlash tartibi yo'lga qo'yildi.



# IT PROJECTS MAP - 2023

## LOYIHALAR

### 2023 yil uchun rejalashtirilgan IT Loyihalar xaritasi



- Yuridik shaxslar uchun ko'p funktsionalli mobil ilova yaratish.
- Bankning 2023-2025 yillarga mo'ljallangan axborot kommunikatsiya texnologiyalarini rivojlantirish strategiyasini ishlab chiqish va tasdiqlash.
- Korporativ ma'lumotlar ombori operativ tarzda biznes jarayonlarini tahlil qilish (Data Lake & BI) dasturiy kompleksini yaratish (1-fazani ishga tushurish).
- IABS quyi tizimlarini mikro-servis arxitekturasiga bosqichma-bosqich o'tkazish bo'yicha yo'l xaritasini ishlab chiqish va malakali jamoani shakllantirish.
- SSL VPN texnologiyasi asosida, barcha filial va BXM larni yagona kommutatsion domenga birlashtiruvchi korporativ tarmoqni yaratish.
- RISC-arxitekturali serverlar kompleksini modernizatsiya qilish loyixasining tender xujjatlarini tayyorlash.
- Nosozliklarga bardoshli zaxira nusxalash va virtuallashtirilgan infratuzilmaning yagona integratsiyalashgan tizimini yaratish maqsadida bankning hisoblash uskunalari kompleksini modernizatsiya qilish.

- Axborot texnologiyalari va raqamlashtirish qo‘mitasi (IT Comitet) tashkil etish va reglamentini ishlab chiqish.
- Davlat xizmatlari (MyGov) bilan bank dasutrlarlarini integratsiya qilish.
- IT Process - me‘yoriy xujjatlarini ishlab chiqish va tasdiqlash.
- Grafana - "24/7 rejimida bankning axborot tizimlari monitoringi dasturi"ni takomillashtirish (biznes talabiga ko‘ra qo‘shimcha servislarni qo‘shish).
- Cover - "24/7 rejimida bankomatlar monitoringi dasturi" ni takomillashtirish (dasturni mobil ilovasini yaratish va qo‘shimcha servislarni qo‘shish ).
- Bankning AKT infratuzilmasini baholash va samaradorligini oshirish bo‘yicha taklif ishlab chiqish.
- Bank ma‘lumotlar bazasining joriy va istiqboldagi arxitekturasi hamda yo‘l xaritasini ishlab chiqish.

## Bankning tarkibiy tuzilmalari tomonidan kiritilgan loyihalar



- Mijozlar bilan individual yondoshuv asosida ishlash tizimi - "CRM" dasturiy majmuasini barcha filiallarda joriy qilish, taxlil qilish dasturiy imkoniyatini kiritish orqali takomillashtirish.
- BPM tizimini joriy qilish.
- HRMS - Kadrlarni boshqarish tizimi va Xodimlarning ish samaradorligini baholash KPI ni joriy qilish va takomillashtirish.
- JIRA va Confluence tizimini joriy qilish.
- Antifrod tizimini joriy qilish.
- Garov shartnomalariga qo‘yilgan ta‘qiqqlarni boshqarish Notarius bazasi bilan integratsiyalashtirish.

# BANK TOMONIDAN JALB QILINGAN VA O'ZLASHTIRILAYOTGAN KREDIT LINIYALAR

## UY-JOY QURILISHI DASTURI DOIRASIDA



Osiyo taraqqiyot banki

\$ 150,0 mln



Islom taraqqiyot banki

\$ 300,0 mln



Saudiya taraqqiyot jamg'armasi

\$ 50,0 mln

## UY-JOY QURILISHI DASTURI DOIRASIDA



Xitoy Eksim banki

\$ 20,0 mln



TIF Milliy banki

\$ 81,3 mln



Transkapital bank (Rossiya)

\$ 1,6 mln



Qishloq xo'jaligini rivojlantirish  
Xalqaro jamg'armasi

\$ 11,4 mln



Xalqaro taraqqiyot assotsiatsiyasi

\$ 25,0 mln



Yevropa investitsiya banki

\$ 30,0 mln



Yevropa investitsiya banki

\$ 50,4 mln



Xalqaro tiklanish va taraqqiyot banki

\$ 30,0 mln



BKT (Albaniya)

\$ 55,0 mln



KfW IPEX-Bank (Germaniya)

\$ 55,0 mln



AKA bank (Germaniya)

\$ 11,0 mln



Kommersbank AG (Germaniya)

\$ 10,0 mln



Eksimbank Vengrii

\$ 80,0 mln



Cargill

\$ 15,0 mln



Qishloq xo'jaligini rivojlantirish Xalqaro jamg'armasi

\$ 68,7 mln



Xalqaro tiklanish va taraqqiyot banki

\$ 20,0 mln



Osiyo taraqqiyot banki

\$ 55,0 mln

ЕВРООБЛИГАЦИЯ

Yevroobligatsiya mablag'lari

\$ 40,0 mln



UzSQB Yevroobligatsiya mablag'lari

\$ 37,05 mln



JICA

\$ 40,0 mln



NBU Yevroobligatsiya mablag'lari

\$ 17,3 mln



Moskovskiy kreditniy bank (MKB), RF

\$ 10,0 mln



KfW IPEX-Bank (Germaniya)

\$ 9,2 mln



Commerzbank AG (Germaniya)

\$ 10,0 mln



Xususiy sektorni rivojlantirish Islom korporatsiyasi

\$ 5,0 mln



Xalqaro savdoni moliyalashtirish Islom korporatsiyasi

\$ 50,0 mln



Credit Suisse (Shveysariya)

\$ 30,0 mln



Mashreq Bank (BAA)

**\$ 12,9 mln**



Ak-bars bank

**\$ 6,1 mln**



YoAJ "Aziya - Invest bank"

**\$ 11,0 mln**



"KAZAXEKSPORT"

**\$ 30,7 mln**



"First Heartland Jysan Bank" (Qozog'iston)

**\$ 6,5 mln**



Mejdunarodniy bank ekonomicheskogo sotrudnichestva (MBES), RF

**\$ 200,0 mln**



Mejdunarodniy finansoviy klub (MFK-Bank), Rossiya

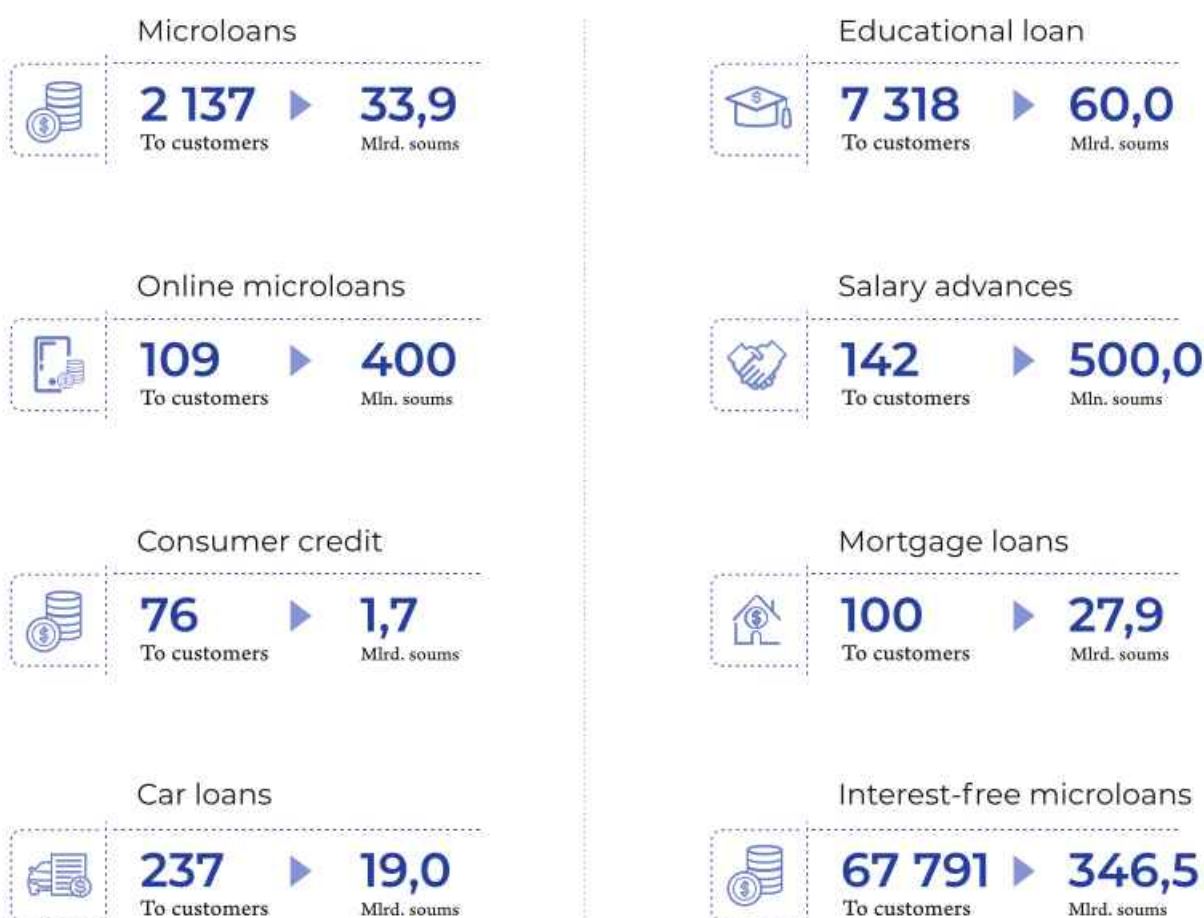
**\$ 10,0 mln**

# RETAIL BUSINESS

During 2022 the amount of funds attracted to bank deposits from individuals reached 1,571.8 billion sums and increased by 157% in comparison with the beginning of the year (550.8 billion sums).



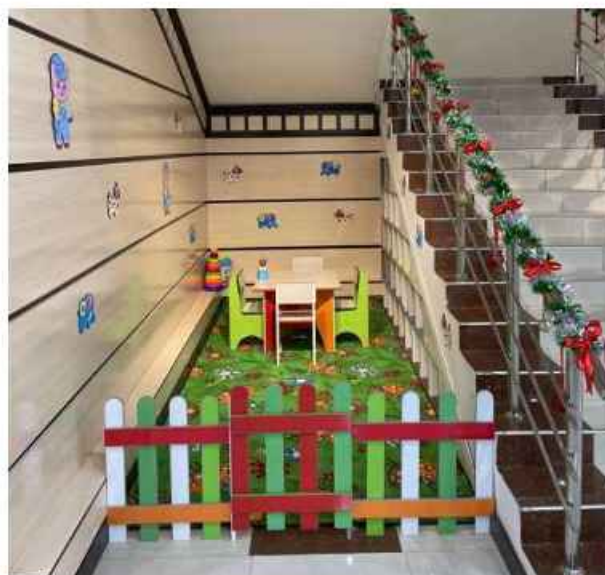
During 2022, 490.1 billion credit funds were allocated by bank for:



The Single MFO project of all regional structures was successfully completed.

Based on the recommendation of the audit-consulting company "E&Y" and the experience of foreign banks, the internal structure of regional structures and customer service zones were revised. In order to provide fast and high-quality

banking services to the bank's customers, the internal area and the direction of customers are being reviewed and changes are being made. During 2022, repair and design works were completed in 18 branches.



To serve customers with high quality and fast services electronic que system and material support were provided.

# IT PROJECTS MAP - 2023

## Map of IT Projects planned for 2023



- Creating a multifunctional mobile application for legal entities.
- Development and approval of the bank's information communication technology development strategy for 2023-2025.
- Creating a corporate data warehouse, operationally analyzing business processes (Data Lake & BI) software complex (launching phase 1).
- Development of a road map for step-by-step transfer of bank software subsystems to micro-service architecture and formation of a qualified team.
- Based on SSL VPN technology, creating a corporate network that unites all regional structures into a single switching domain.
- Preparation of tender documents for the project of modernization of RISC-architecture server complex.
- Modernization of the bank's computer equipment complex in order to create a single integrated system of fault-tolerant backup and virtualized infrastructure.



- Creation and regulation of the Information Technology and Digitization Committee (IT Committee).
- Integration of banking applications with government services (MyGov).
- IT Process - development and approval of regulatory documents.
- Grafana - improvement of the "24/7 monitoring program of the bank's information systems" (adding additional services according to business requirements).
- Cover - improvement of the "24/7 ATM monitoring program" (creating a mobile application of the program and adding additional services).
- Development of a proposal to evaluate and improve the efficiency of the ICT infrastructure of the bank.
- Development of the current and future architecture and road map of the bank's database.

## Projects introduced by the Bank's departments



- The system of working with clients based on an individual approach - introduction of the "CRM" software complex in all branches, improving it by introducing software analysis.
- Implementation of BPM system.
- Implementation and improvement of HRMS - Personnel Management System and Employee Performance Evaluation KPI.
- Implementation of JIRA and Confluence system.
- Introduction of anti-fraud system.
- Management of bans on collateral contracts and integration with the Notary database.

# CREDIT LINES ATTRACTED AND UTILIZED BY THE BANK

## IN THE PROGRAM OF HOUSING CONSTRUCTION



Asian Development Bank

\$ 150,0 mln



Islamic Development Bank

\$ 300,0 mln



Saudi Development Fund

\$ 50,0 mln

## FOR BUSINESS ENTITIES



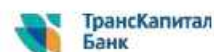
Exim Bank of China

\$ 20,0 mln



National Bank for Foreign  
Economic Activity of Uzbekistan

\$ 81,3 mln



Transcapitalbank (Russia)

\$ 1,6 mln



International Fund for  
Agricultural Development

\$ 11,4 mln



International Development  
Association

\$ 25,0 mln



European Investment Bank

\$ 30,0 mln



European Investment Bank

\$ 50,4 mln



International Bank for  
Reconstruction and Development

\$ 30,0 mln



BKT (Albania)

\$ 55,0 mln



KFW IPEX-Bank (Germany)

\$ 55,0 mln



AKA Bank (Germany)

\$ 11,0 mln



Commerzbank AG (Germany)

\$ 10,0 mln



Eximbank Hungary

\$ 80,0 mln



Cargill

\$ 15,0 mln



International Fund for  
Agricultural Development

\$ 68,7 mln



International Bank for  
Reconstruction and Development

\$ 20,0 mln



Asian Development Bank

\$ 55,0 mln

ЕВРООБЛИГАЦИЯ

Eurobond funds

\$ 40,0 mln



UzSQB Eurobond funds

\$ 37,05 mln



JICA

\$ 40,0 mln



NBU Eurobond funds

\$ 17,3 mln



Credit Bank of Moscow (CBM), RF

\$ 10,0 mln



KFW IPEX-Bank (Germany)

\$ 9,2 mln



Commerzbank AG (Germany)

\$ 10,0 mln



Islamic Corporation for the  
Development of the Private Sector

\$ 5,0 mln



International Islamic Trade  
Finance Corporation

\$ 50,0 mln



Credit Suisse (Switzerland)

\$ 30,0 mln



Mashreq Bank (UAE)

**\$ 12,9 mln**



Ak-bars bank

**\$ 6,1 mln**



JSC "Asia - Invest bank" (Russia)

**\$ 11,0 mln**



KazakhExport

"KAZAXEKSPORT"  
(Kazakhstan)

**\$ 30,7 mln**



"First Heartland Jysan  
Bank" (Kazakhstan)

**\$ 6,5 mln**



International Bank for Economic  
Cooperation (IBEC), RF

**\$ 200,0 mln**

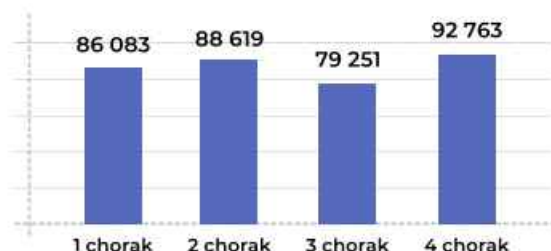


International Financial  
Club (MFK-Bank),  
Russia

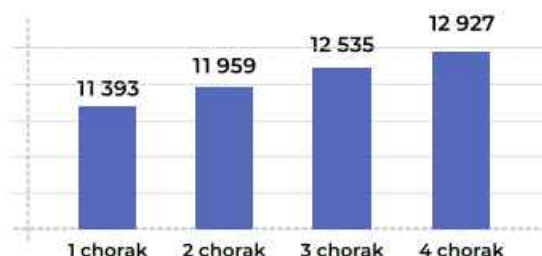
**\$ 10,0 mln**

# MASOFAVIY XIZMATLAR SONI

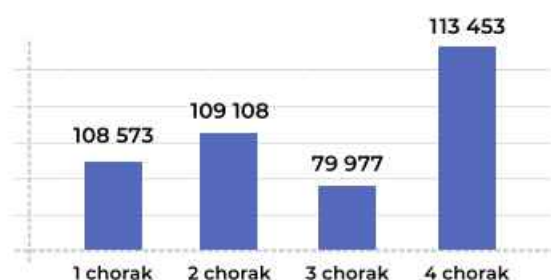
## INTERNET BANKING



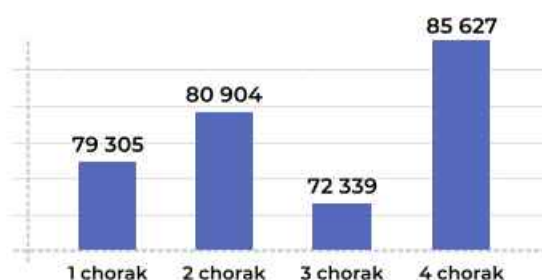
## MOBIL BANKING



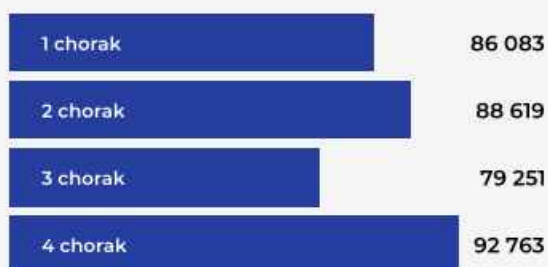
## SMS XABARNOMA



## QUANT MOBIL ILOVASI



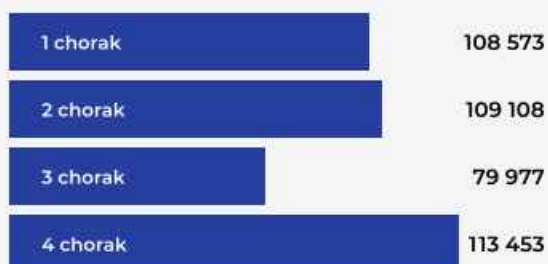
## INTERNET BANKING



## MOBIL BANKING



## SMS XABARNOMA



# LOYIXALAR



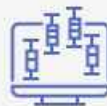
"Oilaviy depozit" dasturiy moduli ishlab chiqildi.



Bank axborot tizimini Yagona MFO texnologiyasi asosida bosqichma-bosqich o'tkazildi.



AKT departamentiga barcha so'rovlarni qayta ishlashga mo'ljallangan "Servis desk" dasturiy ta'minotini ishlab chiqildi.



"Onlayn-ipoteka" dasturiy modulining birinchi bosqichini joriy etish, bunda birinchi bosqichda mijozlarni masofadan identifikatsiya qilish va ajratish mumkin bo'lgan ipoteka krediti miqdorini hisoblab berish funksionalini joriy kilindi.



11 nafar AKT xodimlarini xalqaro IT (Koreyaning Nextree kompaniyasi, Namusori) sertifikatini olishlarini ta'minlandi.



"24/7 rejimida bankomatlar monitoringi dasturi" ni joriy etildi.



Korporativ ma'lumotlar ombori (Data Lake), operativ tarzda biznes jarayonlarini tahlil qilish (BI)dasturiy apparat kompleksini yaratish. Bunda joriy yilda, loyihaing texnik talablarini ishlab chiqish, mas'ul ijrochi (kompaniya)ni belgilash va loyihani amalga oshirish boshlandi.

# NUMBER OF REMOTE SERVICES

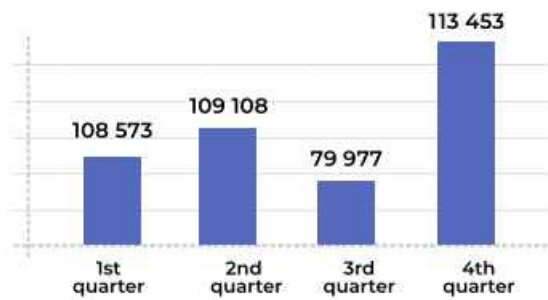
## INTERNET BANKING



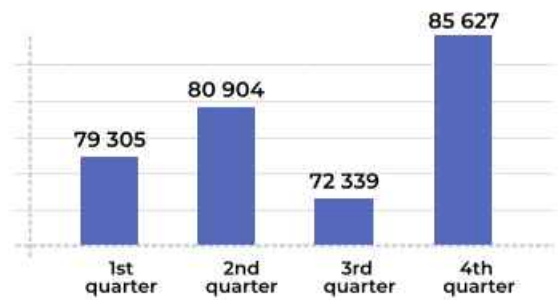
## MOBIL BANKING



## SMS NOTIFICATION



## QUANT MOBILE APP



## INTERNET BANKING



## MOBIL BANKING



## SMS NOTIFICATION



# PROJECTS



The "Family Deposit" software module has been developed.



The bank's information system was implemented in stages based on the "Yagona MFO" technology.



The Department of Information Technologies and Digitization has developed "Service Desk" software designed to process all requests.



At the 1st stage of the implementation of the "Online mortgage" software module, the function of remotely identifying customers and calculating the amount of the mortgage loan that can be allocated was introduced.



11 employees of the Department of Information Technologies and Digitization were trained by the South Korean company "Nextree" and provided with international IT certificates.



A program has been launched that allows you to monitor the current status of ATMs 24/7.



The creation of a corporate data warehouse (Data Lake), software for business process analysis (BI) has begun. As part of this project, this year the development of technical requirements for the project, the identification of the company responsible for it, and the implementation of the project began.

# KORPORATIV BOSHQARUV

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**KORPORATIV BOSHQARUV**

**04**

# KORPORATIV BOSHQARUV

Korporativ boshqaruv deganda bank strategik maqsadlarini aniqlash va ularga erishish ustidan nazorat qilish uchun zarur tashkiliy tuzilmani, shuningdek boshqaruvga oid qarorlar qabul qilish imkonini ta'minlovchi, bank boshqaruv organlari va boshqa manfaatdor tomonlar o'rtasidagi munosabatlar majmui, shu jumladan, boshqaruv organlarining vakolatlarini va javobgarligini taqsimlash hamda boshqaruvga oid qarorlarni qabul qilish imkonini yaratish tushiniladi.

Quyidagilar samarali korporativ boshqaruvning asosi hisoblanadi:

- bankning ichki hujjatlarida belgilanadigan vakolat va vazifalarning aniq tarzda taqsimlanishi;
- yetarli darajadagi hisobdorlik;
- o'zaro nazorat qilish hamda bank uchun salbiy oqibatlariga olib kelishi mumkin bo'lgan qarorlar qabul qilinishining oldini olishni ta'minlovchi, bank boshqaruv organlari va (yoki) tarkibiy tuzilmalar o'rtasidagi vakolatlarning taqsimlanishi;
- o'zining vakolatlari va vazifalarini yaxshi biluvchi, funksional vazifalarini bajarishda yuqori darajadagi ishbilarmonlik va odob-axloq qoidalariga rioya etuvchi, bank kuzatuv kengashining

va ijroiya organining yuqori malakali a'zolari mavjudligi.

Kuzatuv kengashi va boshqaruv a'zolarining mas'uliyat bilan javobgarlikni va jonkuyarlikni namoyon qilishiga quyidagilar kiradi:

- qarorlarni ongli ravishda qabul qilish va o'z xatti-harakatlari uchun javobgarlikni his qilish, shu jumladan, qarorlarni o'z vakolatlari doirasida va mavjud ma'lumotlarni har tomonlama baholangan holda qabul qilish;
- xizmat vazifalarini bajarishga ma'suliyat bilan yondashish;
- qonun hujjatlari, bank ustavi va bankning ichki hujjatlari talablariga rioya qilish.

Kuzatuv kengashi va boshqaruv a'zolarining sodiqlik bilan xizmat qilishiga quyidagilar kiradi:

- o'zlari bilan bog'liq barcha mavjud va ehtimoliy manfaatlar to'qnashuvini oshkor qilish;
- o'z xizmat mavqeidan shaxsiy manfaatlar yo'lida foydalanmaslik;
- manfaatlar to'qnashuvi mavjud bo'lganda va bank manfaatlari yo'lida o'z vazifalarini to'laqonli bajarishiga to'sqinlik qilgan taqdirda, qaror qabul qilishda qatnashmaslik.

# DIVIDEND SIYOSATIDAGI ASOSIY YO'NALISHLAR

## AKSIYADORLIK TIJORAT BANKI “QISHLOQ QURILISH BANK” KUZATUV KENGASHINING 2022 YIL 27 DEKABRDAGI 20-SONLI QARORI BILAN TASDIQLANGAN

Ushbu Siyosat O'zbekiston Respublikasining “Banklar va bank faoliyati to'g'risida”gi, “Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida”gi, “Qimmatli qog'ozlar bozori to'g'risida”gi qonunlari, O'zbekiston Respublikasi Prezidentining 2020 yil 12 maydagi “2020-2025 yillarga mo'ljallangan O'zbekiston Respublikasi bank tizimini isloh qilish strategiyasi to'g'risida”gi 5992-son Farmoni, O'zbekiston Respublikasi Adliya vazirligida 2020 yil 30 iyunda 3252-son bilan ro'yxatga olingan “Bank faoliyatiga ruxsat berish tartibi va shartlari to'g'risida”gi Nizom hamda ATB “Qishloq qurilish bank” (keyingi o'rinlarda - bank) Ustaviga muvofiq ishlab chiqilgan.

Dividendlar to'lash har chorakda, yarim yillik, yillik tarzda har bir turdagi aksiya bo'yicha uni to'lash miqdori va shakli to'g'risidagi qaror bank aksiyadorlari umumiy yig'ilishi tomonidan Kuzatuv kengashining tavsiyalari asosida, haqqoniyligini tasdiqlovchi auditorlik xulosasi mavjud bo'lgan taqdirda, moliyaviy hisobot ma'lumotlariga muvofiq qabul qilinadi. Dividendlar miqdori Kuzatuv kengashi tomonidan tavsiya qilingan miqdordan ortiq bo'lishi mumkin emas. Bank aksiyadorlari umumiy yig'ilishi ma'lum bir turdagi aksiyalar bo'yicha dividend to'lamaslik

to'g'risida qaror qabul qilishga haqli. Dividendlar bank tasarrufida qoladigan sof foydadan va (yoki) o'tgan yillarning taqsimlanmagan foydasidan to'lanadi. Imtiyozli aksiyalar bo'yicha dividendlar bankning maxsus mo'ljallangan jamg'armalari hisobidan ham to'lanishi mumkin. Dividendlarni to'lash muddati Aksiyadorlarni umumiy yig'ilishi qaror qabul qilingan sanadan boshlab 60 kundan kechikmasligi lozim. Dividendlar to'lash vaqtida, birinchi navbatda, imtiyozli aksiyalar bo'yicha so'ngra oddiy aksiyalar bo'yicha dividendlar to'lanadi. Aksiya uchun mablag' qaysi valyuta birligida to'langanidan qat'iy nazar, dividendlar bo'yicha to'lovlar O'zbekiston Respublikasi milliy valyutasida amalga oshiriladi. Dividend to'lash bo'yicha qaror qabul qilingandan so'ng, dividendlar bank aksiyadorlari reestrada qayd etilgan hisobraqamga to'lab beriladi. Aksiyalarning barcha turlari bo'yicha dividendlar hisob-kitobi bankning G'aznachilik departamenti va bankka xizmat ko'rsatuvchi depozitariy tomonidan tayyorlanadi.

Quyidagi hollarda bank aksiyalar bo'yicha dividendlar to'lash (e'lon qilish) to'g'risida qaror qabul qilishga haqli emas:

bank ustav fondi (ustav kapitali)ning hammasi uning ta'sis etilishi chog'ida to'liq to'lab bo'linguniga qadar;

dividendlar to'lanadigan paytda bankda bankrotlik belgilari mavjud bo'lsa yoki dividendlar to'lash natijasida bankda shunday belgilar paydo bo'lsa;  
bank sof aktivlarining qiymati uning ustav fondi (ustav kapitali) va zahira jamg'armalari qiymatidan kam bo'lgan hollarda;  
aksiyadorlardan qayta sotib olinadigan aksiyalar (bank egalik qilayotgan o'z

aksiyalari) to'liq qayta sotilgunga qadar;  
O'zbekiston Respublikasi Markaziy banki tomonidan dividendlar to'lanishiga oid cheklovlarga rioya etilmagan hollarda;  
O'zbekiston Respublikasi qonunchiligi bilan belgilangan boshqa hollarda.  
Mazkur bandda keltirilgan holatlar tugatilganda bank aksiyadorlariga hisoblangan dividendlarni to'lashi shart.

## 2022 KORPORATIV YILDAGI ASOSIY TENDENSIYALAR

01.01.2023



**2 740**

Jami ishlayotgan xodimlar soni



**40,0%**

Ayollar



**60,0%**

Erkaklar



**18,3%**

18-30 yoshgacha bo'gan yoshlar



**6 739**

Bank tizimida 2022 yil davomida malaka oshirgan xodimlar soni



Vebinar

**1 999**



An'anaviy

**921**



Moddle

**2 543**



Innovatsion o'quv telegram kanali

**1 276**

# AMALGA OSHIRILGAN ISHLAR



ATB QQB tizimda mijozlarga xizmat ko'rsatish jarayonida qulaylik yaratish, ish faoliyatining uzluksizligini ta'minlash maqsadida yagona MFO texnologiyasini joriy qilindi.



HR electron dasturlarini joriy qilish orqali ish faoliyati optimallashtirildi.



Vebinar, Blended learning, Flipped classroom, Spin-off texnologiyalarini amalga keng joriy qilindi.



Istiqbolli kadrlar tanlov asosida tanlab olindi va professional kasb mahorati oshirib borilishi rag'batlantirildi.



O'quv jarayonlarini raqamli texnologiyalar asosida individuallashtirildi.



Ilg'or xorijiy tajriba (Moodle dasturi) asosida o'qitish tizimi yo'lga qo'yildi.



Masofaviy ta'lim xizmatlari rivojlanirildi.



O'quv mashg'ulotlarini sifatli o'tkazish uchun ichki trenerlar guruhi tuzildi. Ularning dars berish yuzasidan bilim va ko'nikmalari oshirildi hamda sertifikatlar berildi.



Ichki trenerlarning o'quv materiallari va o'quv mashg'ulotlarini tashkil etish hamda tinglovchilarning olgan bilimlarini sifatini baholashda baholash me'zonlari joriy qilindi.

# «TIJORAT BANKLARIDA KORPORATIV BOSHQARUV TO‘G‘RISIDA»GI NIZOM

Mazkur Nizom O'zbekiston Respublikasining "O'zbekiston Respublikasining Markaziy banki to'g'risida"gi, "Banklar va bank faoliyati to'g'risida"gi va "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi qonunlariga muvofiq tijorat banklarida korporativ boshqaruvni tashkil etish asoslarini belgilaydi.

Korporativ boshqaruv deganda bank strategik maqsadlarini aniqlash va ularga erishish ustidan nazorat qilish uchun zarur tashkiliy tuzilmani, shuningdek, boshqaruvga oid qarorlar qabul qilish imkonini ta'minlovchi, bank boshqaruv organlari va boshqa manfaatdor tomonlar o'rtasidagi munosabatlar majmui, shu jumladan, boshqaruv organlarining vakolatlarini va javobgarligini taqsimlash hamda boshqaruvga oid qarorlar qabul qilish imkonini yaratish tushuniladi.

Quyidagilar samarali korporativ boshqaruvning asosi hisoblanadi: bankning ichki hujjatlarida belgilanadigan vakolat va vazifalarning aniq tarzda taqsimlanishi; yetarli darajadagi hisobdorlik; o'zaro nazorat qilish hamda bank uchun salbiy oqibatlarga olib kelishi mumkin bo'lgan qarorlar qabul qilinishining oldini olishni ta'minlovchi, bank boshqaruvi organlari va (yoki) tarkibiy tuzilmalar o'rtasidagi vakolatlarning taqsimlanishi; o'zining vakolatlari va vazifalarini yaxshi biluvchi, funksional vazifalarini bajarishda yuqori darajadagi

ishbilarmonlik va odob-axloq qoidalariga rioya etuvchi, bank kuzatuv kengashining va ijroiya organining yuqori malakali a'zolari mavjudligi.

Kengash va boshqaruv a'zolari o'z faoliyatini amalga oshirayotganda mas'uliyatni his qilgan holda javobgarlikni va jonkuyarlikni namoyon qilishi hamda sodiqlik bilan xizmat qilishi lozim.

Kengash va boshqaruv a'zolarining mas'uliyat bilan javobgarlikni va jonkuyarlikni namoyon qilishiga quyidagilar kiradi:

qarorlarni ongli ravishda qabul qilishi va o'z xatti-harakatlari uchun javobgarlikni his qilish, shu jumladan, qarorlarni o'z vakolatlari doirasida va mavjud ma'lumotlarni har tomonlama baholagan holda qabul qilish;

xizmat vazifalarini bajarishga mas'uliyat bilan yondashish;

qonun hujjatlari, bank ustavi va bankning ichki hujjatlari talablariga rioya qilish.

Kengash va boshqaruv a'zolarining sodiqlik bilan xizmat qilishiga quyidagilar kiradi:

o'zlari bilan bog'liq barcha mavjud va ehtimoliy manfaatlar to'qnashuvini oshkor qilish;

o'z xizmat mavqeidan shaxsiy manfaatlari yo'lida foydalanmaslik;

manfaatlar to'qnashuvi mavjud bo'lganda va bank manfaatlari yo'lida o'z vazifalarini to'laqonli bajarishiga to'sqinlik qilgan taqdirda, qaror qabul qilishda qatnashmaslik.

Kengashning vakolatiga O'zbekiston Respublikasining "Banklar va bank faoliyati to'g'risida"gi va "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi qonunlarida belgilangan masalalar kiradi. O'zining vazifa va majburiyatlarini bajarishda kengash ichki nazorat hamda tavakkalchiliklarni boshqarish tizimlariga tayanishi va ularning faoliyati ustidan samarali nazoratni amalga oshirishi lozim. O'z ishining samaradorligini ta'minlash

uchun kengash maxsus qo'mitalar (bundan buyon matnda qo'mitalar deb yuritiladi), jumladan, audit qo'mitasi, tavakkalchiliklarni boshqarish qo'mitasi, mukofotlash qo'mitasi, shuningdek, boshqa qo'mitalar tashkil etishi mumkin. Kengash tomonidan tashkil etilgan qo'mitalarning asosiy vazifasi vakolat doirasida masalalarni chuqur o'rganish hamda ular bo'yicha taklif va tavsiyalarni ishlab chiqish, shuningdek, kengashning nazoratga doir vazifalarini bajarishida unga ko'maklashish hisoblanadi.

## AUDIT QO'MITASI

Ichki nazorat tizimini samarali tashkil etish maqsadida kengash audit qo'mitasini tashkil etishi zarur. Qo'mitaning ko'pchilik a'zolari bankka

aloqador shaxslar bo'lmasligi kerak, bundan ularning kengashdagi a'zolari mustasno. Audit qo'mitasining raisi kengash raisi bo'lmasligi lozim.

## TAVAKKALCHILIKLARNI BOSHQARISH QO'MITASI

Bankda tavakkalchilikni samarali boshqarish maqsadida kengash tavakkalchiliklarni boshqarish qo'mitasini tashkil etishi mumkin. Qo'mitaning (agar tashkil etilgan bo'lsa) ko'pchilik a'zolari bankka aloqador shaxslar bo'lmasligi kerak, bundan ularning kengashdagi a'zolari mustasno. Tavakkalchiliklarni boshqarish qo'mitasining raisi kengash raisi

bo'lmasligi lozim. Bankda yuzaga kelishi mumkin bo'lgan tavakkalchiliklar bo'yicha ma'lumotlarni o'zaro almashish, shuningdek, tavakkalchiliklarni boshqarish tizimiga o'z vaqtida o'zgartirishlar kiritish bo'yicha choralarni ko'rish maqsadida tavakkalchiliklarni boshqarish qo'mitasi (agar tashkil etilgan bo'lsa) va audit qo'mitasi o'rtasida samarali hamkorlik yo'lga qo'yilishi zarur.

## MUKOFOTLASH QO'MITASI

Mehnatga haq to'lashning ichki tizimi bankning tavakkalchiliklarni qabul qilish darajasiga, uzoq muddatli strategiyani amalga oshirishga, risk-appetitiga, moliyaviy natijalarga, ichki nazoratning tizimiga, qonun hujjatlari talablariga va

bank ichki me'yoriy hujjatlariga muvofiqi bo'yicha kengashga yordam ko'rsatish va tavsiyalar kiritib borish maqsadida mukofotlash qo'mitasi tashkil etilishi mumkin.

## MANFAATLAR TO'QNASHUVINING OLDINI OLISHGA DOIR CHORALAR

Bankda yuzaga kelgan va ehtimoliy manfaatlar to'qnashuvi holatlari hamda yuzaga kelgan salbiy holatlar haqida ma'lumotlar bazasi shakllantirilishi

hamda kengash va boshqaruvga ushbu ma'lumotlar bazasi asosida davriy ravishda hisobotlar topshirib borilishi kerak.

## BANK XODIMLARINING ODOB-AXLOQ QOIDALARI

Odob-axloq kodeksida kengash va boshqaruv a'zolari hamda boshqa barcha xodimlar o'z faoliyatini odob-axloq normalari asosida olib borishi hamda

mas'uliyatni his qilgan holda javobgarlikni, jonkuyarlikni va sodiqlikni namoyon qilgan holda faoliyatini amalga oshirishi belgilab berilishi lozim.

## NOO'RIN XATTI-HARAKATLAR HAQIDA XABAR QILISH TIZIMI

Bankda qonun hujjatlari va odob-axloq qoidalariga zid bo'lgan xatti-harakat sodir bo'lganda, tegishli choralarni o'z vaqtida ko'rish maqsadida noo'rin xatti-

harakatlarni aniqlash va ular haqida xabar berishning samarali tizimi ishlab chiqilishi va amaliyotga joriy etilishi lozim.

## BOSHQARUV FAOLIYATI

Boshqaruv bankni boshqarishning ijro etuvchi organi bo'lib, u bankning kuzatuv kengashi tomonidan tasdiqlangan faoliyat strategiyasi va uni boshqarish tizimiga

muvofig bankning faoliyatiga operativ boshqaruvni amalga oshiradi hamda bankning faoliyati uchun javobgarlikni to'liq zimmasiga oladi.

## MA'LUMOTLAR OSHKORALIGI VA OCHIQLIK

Korporativ boshqaruvning ochiqligi va oshkoraligi deganda manfaatdor tomonlarga kengash va boshqaruvning

samaradorligini baholash uchun zarur bo'lgan ma'lumotlarni taqdim etish va yetkazish tushuniladi.

# AKSIYADORLAR UMUMIY YIG'ILISHI



**15 557 065 844**

*Joylashtirilgan  
aksiyalar soni*



**15 548 065 844**

*Ovoz berish huquqiga  
ega aksiyalar soni*

## KUN TARTIBI:

- ▶ Aksiyadorlar umumiy yig'ilishining reglamentini tasdiqlash.
- ▶ Bank Kuzatuv kengashining 2022 yildagi faoliyati bo'yicha hisoboti.
- ▶ ATB "Qishloq qurilish bank"ning 2022 yildagi faoliyati natijalari, shu jumladan, biznes-reja ko'rsatkichlarining bajarilishi bo'yicha bank Boshqaruvining hisoboti va 2022 yilga belgilangan ustuvor vazifalar to'g'risida.
- ▶ Bankning 2022 yildagi faoliyati bo'yicha Taftish komissiyasining hisoboti.
- ▶ Bankning 2022 yil 31 dekabr holatiga buxgalteriya balansi hamda foyda va zararlar to'g'risidagi hisobotini tasdiqlash.
- ▶ Bankning 2022 yil faoliyati yakuni bo'yicha olingan sof foydasini taqsimlash.
- ▶ Bank Kuzatuv kengashi, Boshqaruv a'zolari va Taftish komissiyasi a'zolari tarkibini saylash va tasdiqlash.
- ▶ Bank Boshqaruvi raisi bilan tuzilgan mehnat shartnomasini uzaytirish to'g'risida.
- ▶ Bankda korporativ boshqaruv tizimini 2022 yil yakunlariga ko'ra o'tkazilgan mustaqil baholash natijalarini ko'rib chiqish.
- ▶ Bankning 2022 yil faoliyati yakunlari bo'yicha Bank Taftish komissiyasi a'zolarini rag'batlantirish.
- ▶ Bankning 2023 yil uchun bank faoliyatini tashqi auditdan o'tkazish maqsadida, auditorlik tashkilotini va uning xizmatiga to'lanadigan haq miqdori chegarasini belgilash.

## AKSIYALAR

	Summasi (mlrd.so'm)			Dividend foizi		
	2020	2021	2022	2020	2021	2022
Oddiy aksiyalar	1 854,1	1 854,1	1 854,1	0,0	0,0	0,0
Imtiyozli aksiyalar	1,1	1,1	1,1	25%	25%	25%

## AKSIYADORLARGA TO'LAB BERILGAN MABLAG'LAR

	2020	2021	O'zgarishi, foizda
Moliya vazirligi	0,0	0,0	0,0%
Tiklanish va taraqqiyot jamg'armasi	0,0	0,0	0,0%
O'z.Res. Davlat aktivlarini boshqarish agentligi	0,0	0,0	0,0%
Boshqalar	0,3	0,0	-100,0%

## BANK KUZATUV KENGASHI HUZURIDAGI QO'MITALAR



# BANK KUZATUV KENGASHI TARKIBI



**Kuchkarov  
Djamshid  
Anvarovich**

*19.10.1964.  
Samarqand viloyati,  
Kattaqo'rg'on shahri.  
Oliy.*

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O'zbekiston Respublikasi Bosh vazirining moliya, iqtisodiyot va kambag'allikni qisqartirish masalalari bo'yicha o'rinbosari – O'zbekiston Respublikasi iqtisodiy taraqqiyot va kambag'allikni qisqartirish vaziri - Kuzatuv kengashi raisi.

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Bank aksiyadorlarining umumiy yig'ilishi 2020 yil 10 iyuldagi 44-bayonnoma, Bank aksiyadorlarning navbatdan tashqari umumiy yig'ilishi 2020 yil 27 noyabrdagi 45-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2021 yil 29 iyundagi 47-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2022 yil 28 iyundagi 50-bayonnoma.

+99871 232 65 00



**Abruev  
Jamshid  
Ismailovich**

*02.07.1979.  
Toshkent shahar.  
Oliy.*

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O'zbekiston Respublikasi Moliya vazirligi Davlat byudjeti bosh boshqarmasi boshlig'i - Kuzatuv kengashi a'zosi.

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Bank aksiyadorlarining umumiy yig'ilishi 2020 yil 10 iyuldagi 44-bayonnoma, Bank aksiyadorlarning navbatdan tashqari umumiy yig'ilishi 2020 yil 27 noyabrdagi 45-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2021 yil 29 iyundagi 47-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2022 yil 28 iyundagi 50-bayonnoma.

+99871 239 49 23



**Turmuxamedov  
Alisher  
Ulug'bekovich**

07.10.1983.  
Toshkent shahar.  
Oliy.

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O'zbekiston Respublikasi Moliya  
vazirligining Yuridik boshqarmasi  
boshlig'i - Kuzatuv kengashi a'zosi.

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Bank aksiyadorlarining umumiy  
yig'ilishi 2020 yil 10 iyuldagi 44-  
bayonnoma, Bank aksiyadorlarning  
navbatdan tashqari umumiy yig'ilishi  
2020 yil 27 noyabrdagi 45-  
bayonnoma, Bank aksiyadorlarining  
umumiy yig'ilishi 2021 yil 29  
iyundagi 47-bayonnoma, Bank  
aksiyadorlarining umumiy yig'ilishi  
2022 yil 28 iyundagi 50-bayonnoma.

+99871 239 10 04



**Tulyaganov  
Farrux  
Abdurasulovich**

14.12.1978.  
Toshkent shahar.  
Oliy.

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2018 yil 2 iyuldan boshlab  
O'zbekiston Respublikasi  
Tiklanish va taraqqiyot  
jamg'armasi Loyihalarni amalga  
oshirilishini monitoring qilish  
boshqarmasining yoqilg'i-  
energetika kompleksi loyihalarini  
monitoring qilish bo'limi  
boshlig'i lavozimida ishlaydi. -  
Kuzatuv kengashi a'zosi.

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Bank aksiyadorlarining umumiy  
yig'ilishi 2020 yil 10 iyuldagi 44-  
bayonnoma, Bank aksiyadorlarning  
navbatdan tashqari umumiy yig'ilishi  
2020 yil 27 noyabrdagi 45-  
bayonnoma, Bank aksiyadorlarining  
umumiy yig'ilishi 2021 yil 29  
iyundagi 47-bayonnoma, Bank  
aksiyadorlarining umumiy yig'ilishi  
2022 yil 28 iyundagi 50-bayonnoma.

+99871 234 01 57



**Oxunjonov  
Umidjon  
Maxamaduma-  
rovich**

*17.03.1985.  
Andijon viloyati.  
Oliy.*

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Toshkent shahridagi Xalqaro Vestminster universitetining o'qituvchisi - Kuzatuv kengashi mustaqil a'zosi.

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Bank aksiyadorlarining umumiy yig'ilishi 2020 yil 10 iyuldagi 44-bayonnoma, Bank aksiyadorlarning navbatdan tashqari umumiy yig'ilishi 2020 yil 27 noyabrdagi 45-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2021 yil 29 iyundagi 47-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2022 yil 28 iyundagi 50-bayonnoma.

+99891 166 00 48



**Xodjaev  
Saidkamol  
Saidkarimovich**

*07.06.1979.  
Toshkent shahar.  
Oliy.*

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O'zbekiston Respublikasi Qishloq xo'jaligi vazirining o'rinbosari - Oziq - ovqat sanoatini rivojlantirish bosh boshqarmasibibg boshlig'I - Kuzatuv kengashi mustaqil a'zosi.

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Bank aksiyadorlarining umumiy yig'ilishi 2021 yil 29 iyundagi 47-bayonnoma, Bank aksiyadorlarining umumiy yig'ilishi 2022 yil 28 iyundagi 50-bayonnoma.

+99890 969 26 99



**Rasih  
Engin  
Akchakocha**

26.09.1951.  
Anqara-Turkiya.  
Oliy.

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Anadolu Grubu Holding  
A.Ş pivo ishlab chiqarish  
zavodi direktorlar Kengashi  
a'zosi - Kuzatuv kengashi  
mustaqil a'zosi.

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Bank aksiyadorlarning  
navbatdan tashqari umumiy  
yig'ilishi 2020 yil 27  
noyabrdagi 45-bayonnoma,  
Bank aksiyadorlarining  
umumiy yig'ilishi 2021 yil 29  
iyundagi 47-bayonnoma,  
Bank aksiyadorlarining  
umumiy yig'ilishi 2022 yil 28  
iyundagi 50-bayonnoma.



**Bruno  
Balvanera**

05.09.1962.  
Meksika.  
Oliy.

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“Liberty Bank” (Georgia) -  
Kuzatuv kengashi mustaqil  
a'zosi.

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Bank aksiyadorlarining  
umumiy yig'ilishi 2022 yil 28  
iyundagi 50-bayonnoma.



**Mantas  
Shukevicius**

12.10.1974.  
Litva.  
Oliy.

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Bosh direktor va boshqaruv  
a'zosi YOAJ Pobeda fondi -  
Kuzatuv kengashi mustaqil  
a'zosi.

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Bank aksiyadorlarining  
umumiy yig'ilishi 2022 yil 28  
iyundagi 50-bayonnoma.

# IJRO ORGANI

## BANK BOSHQARUVI TARKIBI



**Muratov  
Alisher  
Akmalovich**

*ATB "Qishloq qurilish  
bank" Boshqaruv raisi*

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*17.06.1977 yil, Toshkent shahri*

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Aksiyadorlarning umumiy yig'ilishi 2012 yil 29 iyun 26-bayonnoma, 2013 yil 3 may 28-bayonnoma, 2014 yil 25 aprel 29-bayonnoma, 2015 yil 29 aprel 31-bayonnoma, 2016 yil 29 mart 32-bayonnoma, 2017 yil 26 may 35-bayonnoma, Aksiyadorlarning umumiy yig'ilishi 2018 yil 15 may 37-bayonnoma, ATB "Qishloq qurilish bank" Kengashining 2019 yil 1 avgust 8-bayonnoma, ATB "Qishloq qurilish bank" Kengashining 2020 yil 7 apreldagi 6-bayonnoma, ATB "Qishloq qurilish bank" Kengashining 2020 yil 7 avgustdagi 12-bayonnoma, Bank aksiyadorlarning navbatdan tashqari umumiy yig'ilishi 2020 yil 27 noyabrdagi 45-bayonnoma.

+99878 150 76 40



**Gafurov  
Farxod  
Mirzarasulovich**

*ATB "Qishloq qurilish  
bank" Boshqaruv raisi  
o'rinbosari*

---

*27.04.1980 yil, Farg'ona viloyati,  
Marg'ilon shahri*

---

ATB "Qishloq qurilish bank" Kengashining 2019 yil 1 avgust 8-bayonnoma, Bank aksiyadorlarning navbatdan tashqari umumiy yig'ilishi 2020 yil 27 noyabrdagi 45-bayonnoma.

+99878 150 76 95



**Bobojonov  
Boboxon  
Po'latovich**

*ATB "Qishloq  
qurilish bank  
Boshqaruv raisi  
o'rinbosari.*

---

*15.02.1979 yil, Xorazm viloyati,  
Bog'ot tumani*

---

ATB "Qishloq qurilish bank"  
Kengashining 2020 yil 21  
sentabrdagi 12-bayonnoma,  
Bank aksiyadorlarning  
navbatdan tashqari umumiy  
yig'ilishi 2020 yil 27 noyabr-  
dagi 45-bayonnoma.

+99878 150 76 71



**Ismoilij  
Kozimjon  
Komiljon o'g'li**

*ATB "Qishloq  
qurilish bank  
Boshqaruv raisi  
o'rinbosari.*

---

*22.02.1981 yil, Toshkent shahri*

---

ATB "Qishloq qurilish bank"  
Kuzatuv kengashining 2021  
yil 16 dekabrdagi 19-bayon-  
noma.

+99878 150 76 02



**Olimjonov  
Sanjar  
Odilovich**

*ATB "Qishloq  
qurilish bank  
Boshqaruv raisi  
o'rinbosari.*

---

*15.05.1984 yil, Namangan viloyati,  
Yangiqo'rg'on tumani*

---

ATB "Qishloq qurilish bank"  
Kengashining 2020 yil 21  
sentabrdagi 12-bayonnoma,  
Bank aksiyadorlarning  
navbatdan tashqari umumiy  
yig'ilishi 2020 yil 27 noyabr-  
dagi 45-bayonnoma.

+99878 150 76 46



**Maxmudov  
Xurshid  
Toshboboevich**

*ATB "Qishloq qurilish bank" buxgalteriya hisobi va moliyaviy nazorat departamenti boshlig'i - Bosh buxgalter*

---

*14.12.1979 yil, Qashqadaryo viloyati,  
Yakkabog' tumani*

---

ATB "Qishloq qurilish bank"  
Kengashining 2020 yil 21 sentabr-  
dagi 12-bayonnoma, Bank aksiyador-  
larning navbatdan tashqari umumiy  
yig'ilishi 2020 yil 27 noyabrdagi 45-  
bayonnoma.

+99878 150 72 51



**Djumaev  
Behzod  
Fayzulloevich**

*ATB "Qishloq qurilish bank" Yuridik boshqarma boshlig'i*

---

*09.04.1984 yil, Buxoro viloyati,  
Olöt tumani*

---

ATB "Qishloq qurilish bank"  
Kengashining 2020 yil 21 sentabr-  
dagi 12-bayonnoma, Bank aksiyador-  
larning navbatdan tashqari umumiy  
yig'ilishi 2020 yil 27 noyabrdagi 45-  
bayonnoma.

+99878 150 76 74

## IKKINCH “O‘ZBEKISTON IQTISODIY FORUMI”

Forum Yangi O‘zbekistonning kelgusi besh yillik taraqqiyot strategiyasi, uning maqsadlari, istiqbollari, imkoniyatlari va vazifalarini kabi masalalarga bag'ishlandi



# CORPORATE GOVERNANCE

Corporate governance means the organizational structure necessary for determining the bank's strategic goals and controlling their achievement, as well as the set of relationships between the bank's management bodies and other interested parties, including the powers and responsibilities of the management bodies, which enables management decisions to be made.

The following are the foundations of effective corporate governance:

- clear division of powers and duties defined in the bank's internal documents;
- sufficient level of accountability;
- distribution of powers between the bank's management bodies which ensures mutual control and prevention of decisions that may have negative consequences for the bank;
- the presence of highly qualified members of the bank's supervisory board and executive body, who are well aware of their powers and duties, comply with the rules of business ethics and ethics in the performance of their functional duties.

The supervisory board and management members demonstrate responsibility and diligence include:

- making decisions consciously and feeling responsible for one's actions, including making decisions within the limits of one's authority and with a comprehensive assessment of available information:

- responsible approach to the performance of official duties;

- compliance with the requirements of legal documents, the bank's charter and the bank's internal documents.

The faithful service of the members of the supervisory board and management includes:

- to disclose all existing and possible conflicts of interest related to themselves;

- not to use one's official position for personal gain;

- non-participation in decision-making when there is a conflict of interest and it prevents the bank from fully performing its duties in the interests of the bank.

# THE MAIN CONCEPTS IN DIVIDEND POLICY

## APPROVED BY DECISION No.20 OF THE SUPERVISORY BOARD OF THE JOINT-STOCK COMMERCIAL BANK "QISHLOQ QURILISH BANK" DATED DECEMBER 27, 2022

This Policy is based on the Laws of the Republic of Uzbekistan "On Banks and Banking Activities", "On Joint-Stock Companies and Protection of Shareholders' Rights", "On the Securities Market", Decree No. 5992 of the Presidential Decree dated May 12, 2020 "On the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025", 3252 of the Ministry of Justice of the Republic of Uzbekistan on June 30, 2020. It was developed in accordance with the Regulation "On the Procedure and Conditions for Licensing Bank Activity.

Payment of dividends whether it is quarterly, semi-annually, annually, the decision on the amount and form of payment for each type of share is made by the general meeting of shareholders of the bank based on the recommendations of the Supervisory Board, and there is an auditor's opinion confirming its authenticity. The amount of dividends cannot exceed the amount recommended by the Supervisory Board. The general meeting of shareholders of the bank has the right to decide not to pay dividends on certain types of shares.

Dividends are paid from the net profit remaining at the disposal of the bank and/or from the undistributed profit of

previous years. Dividends on preferred shares can also be paid from the bank's specially designed funds. The term of payment of dividends should not be later than 60 days from the date of the decision of the general meeting of shareholders. When paying dividends, dividends are paid first on preferred shares and then on common shares. Dividend payments are made in the national currency of the Republic of Uzbekistan, regardless of the currency of the share. After the decision on dividend payment is made, dividends will be paid to the account registered in the register of shareholders of the bank. The calculation of dividends for all types of shares is prepared by the Treasury Department of the bank and the depository serving the bank.

The bank does not have the right to make a decision on the payment (announcement) of dividends on shares in the following cases:

until the bank's authorized fund (authorized capital) is fully paid during its establishment;

if there are signs of bankruptcy in the bank at the time of paying dividends, or if such signs appear in the bank as a result of paying dividends;

in cases where the value of the bank's net assets is less than the value of its authorized fund (authorized capital) and reserve funds;

shares to be repurchased from shareholders (its own shares owned by the bank) until they are fully resold;

In cases where the Central Bank of the Republic of Uzbekistan does not comply

with the restrictions on the payment of dividends;

In other cases established by the legislation of the Republic of Uzbekistan.

When the circumstances mentioned in this paragraph are terminated, the bank must pay the calculated dividends to the shareholders.

## MAIN TRENDS IN 2022 CORPORATIVE YEAR

01.01.2023



**2 740**

Total number of working employees



**40,0%**

Women



**60,0%**

Men



**18,3%**

Young people aged 18-30



**6 739**

The number of employees who received training in the banking system during 2022



Webinar

**1 999**



Traditional

**921**



Moddle

**2 543**



Innovative educational telegram channel

**1 276**

## ACTIONS TAKEN



A single MFO technology was introduced in the ATB QQB system in order to create amendments in the process of customer service and ensure the continuity of work.



Work activities were optimized by introducing HR electronic programs.



Webinar, Blended learning, Flipped classroom, Spin-off technologies were widely implemented.



Prospective personnel were selected on the basis of a competition and the improvement of professional skills was encouraged.



Educational processes were individualized on the basis of digital technologies.



A training system based on advanced foreign experience (Moodle program) was launched.



Distance education services have been developed.



A group of internal trainers were formed to conduct quality training sessions. Their teaching knowledge and skills were increased and certificates were issued.



Evaluation criteria have been introduced in the organization of training materials and training sessions of internal trainers, as well as in assessing the quality of the knowledge received by the trainees.

# RESOLUTION ON “CORPORATE MANAGEMENT IN COMMERCIAL BANKS”

This Regulation is in accordance with the laws of the Republic of Uzbekistan "On the Central Bank of the Republic of Uzbekistan", "On Banks and Banking Activities" and "On Protection of the Rights of Joint-Stock Companies and Shareholders" determines the basis of corporate management organization in appropriate commercial banks.

Corporate governance means the organizational structure necessary for determining the bank's strategic goals and controlling their achievement, as well as the set of relationships between the bank's management bodies and other interested parties, including the powers of the management bodies and enabling them to make management decisions. It is understood to create an opportunity to distribute responsibility and make management decisions.

The following are the foundations of effective corporate governance:

clear division of powers and duties defined in the bank's internal documents;

adequate level of accountability;

distribution of powers between the bank's management bodies and (or) structural structures, which ensures mutual control and prevention of decisions that may have negative consequences for the bank;

the presence of highly qualified members of the bank's supervisory board and

executive body who are well aware of their powers and duties, comply with the rules of business and ethics in the performance of their functional duties.

Members of the board and management should show responsibility and enthusiasm and serve faithfully while carrying out their activities.

Board and management members demonstrate accountability and diligence by:

make decisions consciously and feel responsible for one's actions, including making decisions within the limits of one's authority and with a comprehensive assessment of available information;

responsible approach to the performance of official duties;

complying with the requirements of legal documents, the bank's charter and the bank's internal documents.

Loyal service by board and management members includes:

to disclose all existing and potential conflicts of interest related to themselves;

not to use one's official position for personal gain;

non-participation in decision-making when there is a conflict of interest and it prevents the full performance of its duties in the interests of the bank.

The authority of the council includes the issues specified in the laws of the Republic of Uzbekistan "On banks and banking activities" and "On protection of joint-stock companies and shareholders' rights".

In fulfilling its duties and obligations, the board should rely on internal control and risk management systems and exercise effective control over their activities.

To ensure the effectiveness of its work,

the board establishes special committees (hereinafter referred to as committees), including the audit committee, risk management committee, reward committee, as well as other committees. can reach the main task of the committees established by the council is to study the issues in depth within the scope of authority and to develop proposals and recommendations on them, as well as to assist the council in fulfilling its control tasks.

## AUDIT COMMITTEE

In order to effectively organize the internal control system, it is necessary for the board to establish an audit committee. The majority of the committee members should not be

persons related to the bank, except for their membership in the board. The chairman of the audit committee should not be the chairman of the board.

## RISK MANAGEMENT COMMITTEE

In order to effectively manage risk in the bank, the board may establish a risk management committee. The majority of members of the committee (if established) should not be persons related to the bank, except for their membership on the board. The chairman of the risk management committee should not be the chairman of the board. In order to exchange information on

possible risks in the bank, as well as take measures to make timely changes to the risk management system, the risk management committee (if established It is necessary to establish effective cooperation between) and the audit committee.

## AWARD COMMITTEE

Providing assistance to the board regarding the compliance of the internal remuneration system with the level of risk acceptance of the bank, the implementation of long-term strategy, risk appetite, financial results, the system

of internal control, the requirements of legal documents and the internal regulatory documents of the bank, and an award committee may be established to make recommendations.

## MEASURES TO PREVENT CONFLICT OF INTEREST

It is necessary to form a database about the cases of conflicts of interest and potential conflicts of interest in the bank, as well as the negative situations that

have arisen, and periodic reports should be submitted to the board and management based on this database.

## RULES OF ETHICS FOR BANK EMPLOYEES

The code of ethics should specify that board and management members and all other employees should conduct their activities on the basis of ethical standards

and perform their activities with a sense of responsibility, showing responsibility, passion and loyalty.

## INAPPROPRIATE ACTIONS REPORTING SYSTEM

In case of behavior contrary to legal documents and rules of ethics, an effective system for identifying and reporting inappropriate behavior should

be developed and put into practice in order to take appropriate actions in a timely manner.

## MANAGEMENT ACTIVITY

The board is the executive body of the bank's management, it carries out operational management of the bank's activities in accordance with the activity

strategy and its management system approved by the bank's supervisory board, and assumes full responsibility for the bank's activities.

## INFORMATION DISCLOSURE AND TRANSPARENCY

Openness and transparency of corporate governance means the provision and delivery of information to interested

parties necessary to evaluate the effectiveness of the board and management.

# GENERAL MEETING OF SHAREHOLDERS



**15 557 065 844**

*The number of  
shares placed*



**15 548 065 844**

*With right to vote*

## AGENDA:

- ▶ Approval of the Regulations of the General Meeting of Shareholders;
- ▶ Report of the Bank Supervisory Board's activities in 2022;
- ▶ ATB "Qishloq qurilish bank"ning 2022 yildagi faoliyati natijalari, shu jumladan, biznes-reja ko'rsatkichlarining bajarilishi bo'yicha bank Boshqaruvining hisoboti va 2022 yilga belgilangan ustuvor vazifalar to'g'risida;
- ▶ Distribution of the Bank's net profit for 2021
- ▶ Election and approval of the members of the Supervisory Board, members of the Management Board and the Audit Commission;
- ▶ On the extension of the employment contract with the Chairman of the Management Board of the Bank
- ▶ Consideration of the results of an independent assessment of the corporate management system in the Bank in 2021
- ▶ Consideration of the results of an independent assessment of the corporate management system in the Bank in 2021
- ▶ On bonus payments to members of the Audit Commission of the Bank based on the performance of the Bank in 2021
- ▶ In order to conduct an external audit of the bank's activities for 2022, determine the limits on the amount of remuneration payable to the audit organization and its services.

## SHARES

	Amount (in billion soums)			Dividend percentage		
	2020	2021	2022	2020	2021	2022
Ordinary shares.....	1 854,1	1 854,1	1 854,1	0,0	0,0	0,0
Preferential shares.....	1,1	1,1	1,1	25%	25%	25%

## FUNDS PAID TO SHAREHOLDERS

	2020	2021	Change, in percent
Ministry of finance of the Republic of Uzbekistan.....	0,0	0,0	0,0%
Fund for Reconstruction and Development.....	0,0	0,0	0,0%
Agency for Management of State Assets of the Republic of Uzbekistan.....	0,0	0,0	0,0%
Others.....	0,3	0,0	-100,0%

## COMMITTEES UNDER THE SUPERVISORY BOARD OF THE BANK



# THE STRUCTURE OF THE SUPERVISORY BOARD



**Kuchkarov  
Djamshid  
Anvarovich**

*Oct. 19, 1964  
Samarkand*

---

Deputy Prime Minister - Minister  
of economic development and  
poverty reduction.

---

Protocol No.44 dated July 10, 2020  
in general meeting of the hareholders  
General meeting of the shareholders,  
protocol No.47.

+99871 232 65 00



**Abruev  
Jamshid  
Ismailovich**

*July 2, 1979  
Tashkent*

---

Deputy Minister of Finance.

---

Protocol N 44 dated July 10, 2020 in  
general meeting of the shareholders  
General meeting of the shareholders,  
protocol No.47 June 29, 2021.

+99871 239 49 23



**Turmukhamedov  
Alisher  
Ulugbekovich**

*Oct. 7, 1983  
Tashkent*

---

Head of Division, Member of  
Supervisory Board.

---

Protocol N244 dated July 10, 2020 in  
general meeting of the shareholders  
General meeting of the shareholders,  
protocol No.47 June 29, 2021.

+99871 239 10 04



**Tulyaganov  
Farrukh  
Abdurasulovich**

*Dec. 14, 1978  
Tashkent*

---

Head of Department of the fund  
for Reconstruction of the  
Republic of Uzbekistan.

---

Protocol N244 dated July 10, 2020 in  
general meeting of the shareholders  
General meeting of the shareholders,  
protocol No.47.

+99871 234 01 57



**Okhunjonov  
Umidjon Makha-  
madumarovich**

*March 17, 1985  
Andijan*

---

Lecturer at WIUT,  
Independent member.

---

Protocol N244 dated July 10, 2020 in  
general meeting of the shareholders  
General meeting of the shareholders,  
protocol No.47 June 29, 2021.

+99891 166 00 48



**Khodjaev  
Saidkamol  
Saidkarimovich**

*Dec. 14, 1978  
Tashkent*

---

Deputy Minister of Agriculture  
of the Republic of Uzbekistan -  
Head of the General Directorate  
for the Development of the Food  
Industry - Independent Member  
of the Supervisory Board.

---

Protocol N 47 of the General  
Meeting of Bank Shareholders on  
June 29, 2021, Protocol N of the  
General Meeting of Bank  
Shareholders on June 28, 2022.

+99890 969 26 99



**Rasih  
Engin  
Akchakocho**

*Sep. 26, 1951  
Turkey*

---

Member of the Board of Directors of Anadolu Grubu Holding A.Ş Brewery - Independent member of the Supervisory Board.

---

Protocol N 45 of the General Meeting of the shareholders of the Bank dated November 27.2020  
General meeting of the shareholders, protocol No.47  
June 29, 2021.



**Bruno  
Balvanera**

*Sep. 05, 1962  
Mexico*

---

“Liberty Bank” (Georgia) - Independent member of the Supervisory Board.

---

Protocol N 50 of the general meeting of shareholders on June 28, 2022.



**Mantas  
Sukevicius**

*Oct. 12, 1974  
Lithuania*

---

General director and board member of Pobeda Fund - independent member of the Supervisory Board.

---

Protocol N 50 of the general meeting of shareholders of the bank on June 28, 2022.

# EXECUTIVE BODY. THE STRUCTURE OF THE BANK MANAGEMENT



**Muratov  
Alisher  
Akmalovich**

*Chairman  
of the board*

---

*17.06.1977  
Tashkent city*

---

Order of the Supervisory Board No.  
3 dated August 10, 2020.

+99878 150 76 40



**Gafurov  
Farxod  
Mirzarasulovich**

*First Deputy  
Chairman  
of the Board*

---

*27.04.1980  
Margilan city, Fergana region*

---

Order of the Bank's Management  
Board No. 1201 dated December  
20, 2021.

+99878 150 76 95



**Bobojonov  
Boboxon  
Po'latovich**

*Deputy  
Chairman  
of the Board*

---

*15.02.1979  
Bogot district, Khorezm region*

---

Order of the Bank's  
Management Board No. 681,  
dated September 20, 2020.

+99878 150 76 71



**Ismaili  
Kozimjon  
Kamiljon ugli**

*Deputy  
Chairman  
of the Board*

---

*22.02.1981  
Tashkent city*

---

Order of the Bank's  
Management Board No.  
1201, dated December 20,  
2021.

+99878 150 76 02



**Olimjonov  
Sanjar  
Odilovich**

*Deputy  
Chairman  
of the Board*

---

*15.05.1984  
Namangan region,  
Yangikurgan district*

---

Order of the Bank's  
Management Board No. 681,  
dated September 20, 2020.

+99878 150 76 46



**Maxmudov  
Xurshid  
Toshboboevich**

*Chief accountant-Head  
of the Department of  
Accounting and  
Reporting*

---

14.12.1979  
*Yakkabog district, Kashkadarya region*

---

Order of the Bank's Management  
Board No. 478, dated June 30, 2020.

+99878 150 72 51



**Djumaev  
Behzod  
Fayzulloevich**

*Head of the Legal  
Department*

---

09.04.1984  
*Bukhara region, Olot district*

---

Order of the Bank's Management  
Board No. 478, dated June 30, 2020.

+99878 150 76 74

# THE SECOND INTERNATIONAL FINANCIAL AND BANKING FORUM OF THE CIS COUNTRIES

The forum was devoted to topical issues of banking, credit, investment, insurance, reinsurance and leasing activities



# MOLIYAVIY NATIJADORLIK

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**MOLIYAVIY HISOBOTLAR**

**05**

# PUL OQIMLARI TO'G'RISIDAGI KONSOLIDATSIYALANGAN HISOBOT

Million o'zbek so'mida	2022 yil	2021 yil
<b>Operatsion faoliyatdagi pul oqimlari</b>		
Olingan foizlar	2 519 816	1 833 959
To'langan foizlar	(1 481 916)	(1 023 573)
Olingan to'lovlar va komissiyalar	181 495	141 338
To'langan to'lovlar va komissiyalar	(45 922)	(28 596)
Chet el valyutasi operatsiyalaridan olingan daromad	37 630	25 921
Sug'urta operatsiyalaridan olingan daromad	15 290	22 280
Sug'urta operatsiyalari bo'yicha to'langan xarajat	(977)	(13 350)
Boshqa olingan operatsion daromad	2 911	4 132
Xodimlarni uchun to'langan xarajatlar	(489 675)	(372 345)
To'langan boshqa operatsion xarajatlar	(220 859)	(121 444)
To'langan foyda solig'i	(74 335)	(79 329)
<b>Operatsion aktivlar va majburiyatlardagi o'zgarishlarga qadar operatsion faoliyatdagi pul oqimlari</b>	<b>443 458</b>	<b>388 993</b>
<b>Sof (o'sishi)/kamayishi:</b>		
Boshqa banklardagi mablag'lar	(298 850)	74 029
Mijozlarga berilgan kreditlar va avanslar	(2 695 921)	(3 758 278)
Boshqa aktivlar	63 436	(19 606)
<b>Sof o'sishi/(kamayishi):</b>		
Boshqa banklardagi mablag'lari	830 947	295 207
Chiqarilgan qarz qimmatli qog'ozlari	9 999	41 600
Mijozlarning mablag'lari	725 414	1 170 421
Boshqa majburiyatlar	7 104	(16 085)

Million o'zbek so'mida	2022 yil	2021 yil
<b>Operatsion faoliyatda foydalanilgan sof pul oqimlari</b>	(914 413)	(1 823 719)
<b>Investitsion faoliyatdagi pul oqimlari</b>		
Asosiy vositalar va nomoddiy aktivlarni sotib olinishi	(110 877)	(73 825)
Asosiy vositalarni sotishdan olingan tushum	2 136	5 925
Boshqa umumiy daromadlar orqali xaqqoniy qiymatda baxolangan moliyaviy aktivlarni sotib olish	(1 222)	(5 000)
Amortizatsiya qilingan qiymat bilan ko'rsatilgan investitsion qimmatli qog'ozlarni sotib olish	(1 090 442)	(790 367)
Amortizatsiya qilingan qiymat bilan ko'rsatilgan investitsion qimmatli qog'ozlarni sotishdan tushgan tushum	653 616	205 569
Olingan dividendlar	2 335	464
<b>Investitsiya faoliyatida ishlatilgan sof pul oqimlari</b>	(544 454)	(657 234)
<b>Moliyaviy faoliyatdagi pul oqimi</b>		
To'langan dividendlar	(263)	(393)
Hukumat va xalqaro moliya institutlaridan olingan qarzlarni	5 060 618	4 342 803
Hukumat va xalqaro moliya institutlaridan olingan qarzlarni qaytarilishi	(2 884 841)	(1 615 683)
<b>Moliyaviy faoliyatdan olingan sof pul oqimlari</b>	2 175 514	2 726 727
Valyuta kursi o'zgarishlarining pul mablag'lari va ularning ekvivalentlariga ta'siri	20 722	15 280
Kutilayotgan kredit zararlaridagi o'zgarishlarning ta'siri	(2 424)	31
<b>Pul mablag'lari va uning ekvivalentlarining sof o'sishi</b>	734 945	261 085
<b>Yil boshidagi pul mablag'lari va ularning ekvivalentlari</b>	1 311 121	1 050 036
<b>Yil yakunidagi pul mablag'lari va ularning ekvivalentlari</b>	2 046 066	1 311 121

# MOLIYAVIY HOLAT TO'G'RISIDAGI KONSOLIDATSIYALANGAN HISOBOT

Million o'zbek so'mida	31 dekabr 2022 yil	31 dekabr 2021 yil
<b>Aktivlar</b>		
Pul mablag'lari va ularning ekvivalentligi	2 046 066	1 311 121
Boshqa banklardagi mablag'lar	612 256	362 799
Mijozlarga berilgan kreditlar va avanslar	19 255 052	16 885 058
Amortizatsiya qilingan qiymat bilan ko'rsatilgan investitsion qimmatli qog'ozlar	1 246 670	787 552
Boshqa umumiy daromadlar orqali xaqqoniy qiymatda baxolangan moliyaviy aktivlar	21 284	15 925
Asosiy vositalar	348 561	325 777
Nomoddiy aktivlar	22 817	3 116
Kechiktirilgan soliq aktivlari	293 160	147 358
Joriy daromad solig'ini oldindan to'lash	11 183	30 862
Boshqa aktivlar	35 904	-
Sotish uchun mo'ljallangan uzoq muddatli aktivlar	63 489	75 321
<b>Jami aktivlar</b>	<b>23 956 442</b>	<b>19 944 889</b>
<b>Majburiyatlar va shaxsiy kapital majburiyatlar</b>		
Boshqa banklarning mablag'lari	2 292 335	1 401 962
Mijozlarning mablag'lari	4 911 716	4 169 128
Hukumat va xalqaro moliya institutlaridan olingan qarzlilar	14 666 621	12 131 007
Chiqarilgan qarz qimmatli qog'ozlari	104 498	94 456
Boshqa majburiyatlar	50 946	42 073
Sotish uchun mo'ljallangan aktivlar bilan bog'liq majburiyatlar	26 281	-
<b>Jami majburiyatlar</b>	<b>22 052 397</b>	<b>17 838 626</b>
<b>Shaxsiy kapital</b>		
Aksiyadorlik kapitali	1 859 887	1 859 887

Million o'zbek so'mida	31 dekabr 2022 yil	31 dekabr 2021 yil
Emission daromad	942	942
Taqsimlanmagan foyda	39 425	244 828
Investitsiyalarni qayta baholash zaxirasi	3 791	481
Boshqa zaxiralar	-	125
<b>Jami shaxsiy kapital</b>	<b>1 904 045</b>	<b>2 106 263</b>
<b>Jami majburiyatlar va shaxsiy kapital</b>	<b>23 956 442</b>	<b>19 944 889</b>

# FOYDA YOKI ZARAR VA BOSHQA UMUMIY DAROMADLAR TO'G'RISIDAGI KONSOLIDATSIYALANGAN HISOBOT

Million o'zbek so'mida	2022 yil	2021 yil
Foizli daromad	2 613 455	1 901 717
Foizli xarajat	(1 540 908)	(1 055 887)
<b>Sof foizli daromad</b>	<b>1 072 547</b>	<b>845 830</b>
Mijozlarga berilgan kreditlar va avanslar bo'yicha kutilayotgan kredit yo'qotishlari uchun zaxiralar shakllantirish	(739 732)	(446 212)
<b>Ehtimoliy yo'qotishlar bo'yicha zahira shakllantirilgandan so'ng sof foizli daromad</b>	<b>332 815</b>	<b>399 618</b>
To'lov va komissiya daromadlari	192 507	141 092
To'lov va komissiya xarajatlari	(45 922)	(28 596)
Xorijiy valyuta operatsiyalaridan olingan sof daromad	39 730	24 464
Boshqa daromad	5 793	7 247
Boshqa aktivlarning qadrsizlanishi bo'yicha zaxira shakllantirish	-	(27 359)
Sug'urta operatsiyalaridan olinadigan daromad	15 290	22 280
Sug'urta operatsiyalari bo'yicha xarajat	(977)	(13 350)
Sug'urta operatsiyalarining o'zgarishi, sof	(10 364)	(8 865)
<b>Sof foizsiz daromad</b>	<b>196 057</b>	<b>116 913</b>
<b>Operatsion foyda</b>	<b>528 872</b>	<b>516 531</b>
Boshqa operatsion xarajatlar	(786 747)	(501 715)
<b>Soliq to'lashdan oldingi ko'rilgan (zarar)/olingan daromad</b>	<b>(257 875)</b>	<b>14 816</b>
Daromad solig'i bo'yicha imtiyoz/(xarajat)	52 615	(1 444)
<b>Yil uchun sof (zarar)/foyda</b>	<b>(205 260)</b>	<b>13 372</b>
<b>Boshqa umumiy daromad:</b>		
<i>Keyinchalik foyda yoki zararga qayta tasniflanmaydigan moddalar:</i>		

Million o'zbek so'mida	2022 yil	2021 yil
Boshqa umumiy daromadlar orqali xaqqoniy qiymatda baxolangan moliyaviy aktivlarning xaqqoniy qiymatining o'zgarishi	4 137	601
Boshqa umumiy daromadlar orqali xaqqoniy qiymatda baxolangan moliyaviy aktivlarning xaqqoniy qiymatining baxolanishiga tegishli daromad solig'i	(827)	(120)
<b>Yil uchun boshqa umumiy daromad</b>	<b>3 310</b>	<b>481</b>
<b>Yil uchun jami umumiy (zarar)/foyda</b>	<b>(201 950)</b>	<b>13 853</b>

# KAPITALDAGI O'ZGARISHLAR TO'G'RISIDA KONSOLIDATSIYA- LANGAN HISOBOT

Million o'zbek so'mida	Aksiyadorlik kapitali	Emission daromad	Taqsimlanmagan foyda	Investitsiyalarni qayta baholash	Boshqa zaxiralar	Jami
<b>31 dekabr 2020 yil</b>	<b>1 859 887</b>	<b>942</b>	<b>231 724</b>	-	<b>125</b>	<b>2 092 678</b>
Yil uchun foyda	-	-	<b>13 372</b>	-	-	<b>13 372</b>
Yil uchun boshqa umumiy daromad, daromad solig'i chegirilgan holda	-	-	-	<b>481</b>	-	<b>481</b>
E'lon qilingan dividendlar imtiyozli aksiyalar	-	-	<b>(268)</b>	-	-	<b>(268)</b>
<b>31 dekabr 2021 yil</b>	<b>1 859 887</b>	<b>942</b>	<b>244 828</b>	<b>481</b>	<b>125</b>	<b>2 106 263</b>
Yil uchun zarar	-	-	<b>(205 260)</b>	-	-	<b>(205 260)</b>
Yil uchun boshqa umumiy daromad, daromad solig'i chegirilgan holda	-	-	-	<b>3 310</b>	-	<b>3 310</b>
Boshqa sug'urta zaxiralarining o'zgarishi	-	-	<b>125</b>	-	<b>(125)</b>	-
E'lon qilingan dividendlar imtiyozli aksiyalar	-	-	<b>(268)</b>	-	-	<b>(268)</b>
<b>31 dekabr 2022 yil</b>	<b>1 859 887</b>	<b>942</b>	<b>39 425</b>	<b>3 791</b>	-	<b>1 904 045</b>

# CONSOLIDATED STATEMENT OF CASH FLOWS

In millions of Uzbekistan Soums	2022	2021
<b>Cash flows from operating activities</b>		
Interest received	2 519 816	1 833 959
Interest paid	(1 481 916)	(1 023 573)
Fees and commissions received	181 495	141 338
Fees and commissions paid	(45 922)	(28 596)
Income received from trading in foreign currencies	37 630	25 921
Income from insurance operations received	15 290	22 280
Expense from insurance operations paid	(977)	(13 350)
Other income received	2 911	4 132
Staff costs paid	(489 675)	(372 345)
Operating expenses paid	(220 859)	(121 444)
Income tax paid	(74 335)	(79 329)
<b>Cash flows from operating activities before changes in operating assets and liabilities</b>	<b>443 458</b>	<b>388 993</b>
<b>Net (increase)/decrease in:</b>		
Due from other banks	(298 850)	74 029
Loans and advances to customers	(2 695 921)	(3 758 278)
Other assets	63 436	(19 606)
<b>Net increase/(decrease) in:</b>		
Due to other banks	830 947	295 207
Debt securities	9 999	41 600
Customer accounts	725 414	1 170 421
Other liabilities	7 104	(16 085)

In millions of Uzbekistan Soums	2022	2021
<b>Net cash used in operating activities</b>	<b>(914 413)</b>	<b>(1 823 719)</b>
<b>Cash flows from investing activities:</b>		
Purchase of property, equipment and intangible assets	(110 877)	(73 825)
Proceeds from sale of property and equipment	2 136	5 925
Acquisition of financial assets at fair value through other comprehensive income	(1 222)	(5 000)
Acquisition of Investment securities measured at amortised cost	(1 090 442)	(790 367)
Proceeds from disposal of Investment securities measured at amortised cost	653 616	205 569
Dividend income received	2 335	464
<b>Net cash used in investing activities</b>	<b>(544 454)</b>	<b>(657 234)</b>
<b>Cash flows from financing activities:</b>		
Dividends paid	(263)	(393)
Proceeds from borrowings from government and international financial institutions	5 060 618	4 342 803
Repayment of borrowings from government and international financial institutions	(2 884 841)	(1 615 683)
<b>Net cash from financing activities</b>	<b>2 175 514</b>	<b>2 726 727</b>
Effect of changes in foreign exchange rate on cash and cash equivalents	20 722	15 280
Effect of changes in expected credit losses	(2 424)	31
<b>Net increase in cash and cash equivalents</b>	<b>734 945</b>	<b>261 085</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>1 311 121</b>	<b>1 050 036</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>2 046 066</b>	<b>1 311 121</b>

# CONSOLIDATED STATEMENT OF FINANCIAL POSITION

In millions of Uzbekistan Soums	31 December, 2022	31 December, 2021
<b>Assets</b>		
Cash and cash equivalents	2 046 066	1 311 121
Due from other banks	612 256	362 799
Loans and advances to customers	19 255 052	16 885 058
Investment securities measured at amortised cost	1 246 670	787 552
Financial assets at fair value through other comprehensive income	21 284	15 925
Property and equipment	348 561	325 777
Intangible assets	22 817	3 116
Deferred income tax asset	293 160	147 358
Current income tax prepayment	11 183	30 862
Other assets	35 904	-
Assets classified as held for sale	63 489	75 321
<b>Total assets</b>	<b>23 956 442</b>	<b>19 944 889</b>
<b>Liabilities and equity liabilities</b>		
Due to other banks	2 292 335	1 401 962
Customer accounts	4 911 716	4 169 128
Borrowings from government and international financial institutions	14 666 621	12 131 007
Debt securities in issue	104 498	94 456
Other liabilities	50 946	42 073
Liabilities associated with assets held for sale	26 281	-
<b>Total liabilities</b>	<b>22 052 397</b>	<b>17 838 626</b>
<b>Equity</b>		
Share capital	1 859 887	1 859 887

In millions of Uzbekistan Soums	31 December, 2022	31 December, 2021
Share premium	942	942
Retained earnings	39 425	244 828
Investment revaluation reserve	3 791	481
Other reserves	-	125
<b>Total equity</b>	<b>1 904 045</b>	<b>2 106 263</b>
<b>Total liabilities and equity</b>	<b>23 956 442</b>	<b>19 944 889</b>

# CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

In millions of Uzbekistan Soums	2022	2021
Interest income	2 613 455	1 901 717
Interest expense	(1 540 908)	(1 055 887)
<b>Net interest income</b>	<b>1 072 547</b>	<b>845 830</b>
Provision for expected credit losses	(739 732)	(446 212)
<b>Net interest income after provision for impairment of financial assets</b>	<b>332 815</b>	<b>399 618</b>
Fee and commission income	192 507	141 092
Fee and commission expense	(45 922)	(28 596)
Net gain on foreign exchange operations	39 730	24 464
Other income	5 793	7 247
Provision for impairment losses on other operations	-	(27 359)
Income from insurance operations	15 290	22 280
Expense from insurance operations	(977)	(13 350)
Change in insurance reserves, net	(10 364)	(8 865)
<b>Net non-interest income</b>	<b>196 057</b>	<b>116 913</b>
<b>Operating income</b>	<b>528 872</b>	<b>516 531</b>
Operating expenses	(786 747)	(501 715)
<b>(loss)/profit before income tax</b>	<b>(257 875)</b>	<b>14 816</b>
Income tax benefit/(expense)	52 615	(1 444)
<b>(loss)/profit for the year</b>	<b>(205 260)</b>	<b>13 372</b>
<b>Other comprehensive income</b>		
<i>Items that will not be reclassified subsequently to profit or loss:</i>		

Million o'zbek so'mida	2022 yil	2021 yil
Changes in the fair value of equity instruments classified as FVTOCI	4 137	601
Income tax relating to the equity instruments classified as FVTOCI	(827)	(120)
<b>Other comprehensive income for the year</b>	<b>3 310</b>	<b>481</b>
<b>Total comprehensive (loss)/profit for the year</b>	<b>(201 950)</b>	<b>13 853</b>

# CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

In millions of Uzbekistan Soums	Share capital	Share premium	Retained earnings	Investment revaluation reserve	Other reserves	Total equity
<b>31 December 2020</b>	<b>1 859 887</b>	<b>942</b>	<b>231 724</b>	<b>-</b>	<b>125</b>	<b>2 092 678</b>
Profit for the year	-	-	13 372	-	-	13 372
Other comprehensive income for the year, net of income tax	-	-	-	481	-	481
Dividends declared - preference shares	-	-	(268)	-	-	(268)
<b>31 December 2021</b>	<b>1 859 887</b>	<b>942</b>	<b>244 828</b>	<b>481</b>	<b>125</b>	<b>2 106 263</b>
Loss for the year	-	-	(205 260)	-	-	(205 260)
Other comprehensive income for the year, net of income tax	-	-	-	3 310	-	3 310
Change in other insurance reserves	-	-	125	-	(125)	-
Dividends declared - preference shares	-	-	(268)	-	-	(268)
<b>31 December 2022</b>	<b>1 859 887</b>	<b>942</b>	<b>39 425</b>	<b>3 791</b>	<b>-</b>	<b>1 904 045</b>

# FILIALLAR MANZILI

## BRANCH ADDRESSES

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FILIALLAR MANZILI

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## FILIALLAR MANZILI

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-  **KUNGRAT**  
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Kungrat MFY, Kutlug yo'l street, 62  
+99878 770 61 99

## *Andijan region*

-  **ANDIJAN**  
170100, Andijan region, Andijan city, Na'muna MFY,  
A.Fitrat street, 239  
+99878 223 20 64
  
-  **KURGANTEPA**  
170700, Andijan region, Kurgantepa region, Yangi hayot MFY,  
Andijon street, 2  
+99878 723 10 32

 **XO‘JAOBOD**

170001, Andijan region, Xo‘jaobod region, Baxrin MFY,  
A.Navoiy street, 17

+99878 298 03 47

## *Bukhara region*

 **BUKHARO**

200117, Buxoro region, Buxoro shahri, Zarafshon  
MFY, M.Iqbol street, 3/1

+99878 770 00 80

 **KOGON**

200100, Buxoro region, Kogon shahri, Mirzo Ulug‘bek MFY,  
Do‘stlik street, 4

+99878 770 04 82

 **GALA OSIYO**

200400, Buxoro region, Buxoro tumani, Gala Osiyo shahri,  
Oybek MFY, Buyuk ipak yo‘li street, 25

+99878 770 04 74

## *Jizzakh region*

 **JIZZAX**

130100, Jizzax region, Jizzax shahri, A.Navoiy MFY,  
A.Navoiy street, 3-A

+99878 771 63 32

 **YANGIOBOD**

131300, Jizzax region, Yangiobod tumani, Yangiobod ShFY,  
Bunyodkor street, 50-A

+99878 771 63 30

### *Qashqadaryo region*

 **QARSHI**

180100, Qashqadaryo region, Qarshi shahri, Oqtepa MFY,  
I.Karimov street, 44

+99878 771 04 25

 **KUKDALA**

181214, Qashqadaryo region, Ko'kdala district, Ko'kdala  
MFY, Ko'kdala qishlog'i, 2

+99878 771 04 93

 **YAKKABOG**

181400, Qashqadaryo region, Yakkabog' district, Nurafshon  
MFY, Yuksalish street, 2

+99878 582 20 37

### *Navoiy region*

 **NAVOIY**

210100, Navoiy region, Navoiy city, Turon MFY, G'alaba  
shoh street, 149-A

+99878 770 27 95

## *Namangan region*



### **NAMANGAN**

160103, Namangan region, Namangan city, Dashtbog' MFY, A.Navoiy street, 70-a

+99878 223 04 35



### **POP**

160500, Namangan region, Pop district, A.Navoiy MFY, Ziyoratgoh street, 7-a

+99878 223 05 86



### **UCHKURGAN**

160900, Namangan region, Uchqo'rg'on district, Ulug'bek MFY, Do'stlik street, 3

+99878 223 05 94

## *Samarqand region*



### **SAMARKAND**

140161, Samarqand region, Samarqand city, Sa'diy Sheroziy MFY, Turkiston street, 148

+99878 210 02 47



### **KATTAQURGAN**


140814, Samarqand region, Kattaqo'rg'on city, Amir Temur MFY, Amir Temur street, 6

+99878 210 02 66

## *Surkhondaryo region*

-  **TERMIZ**  
190100, Surxondaryo region, Termiz city, Do'stlik MFY, At-Termiziy street, 11  
+99878 770 83 74
  
-  **KUMKURGAN**  
190900, Surxondaryo region, Qumqo'rg'on, Yangishahar MFY, O'zbekiston shox street, 5  
+99878 770 83 92
  
-  **SHURCHI**  
191500, Surxondaryo region, Sho'rchi tumani, Bo'ston MFY, Mustaqillik street, 77  
+99878 770 84 16
  
-  **JARKURGAN**  
190600, Surxondaryo region, Jarqo'rg'on region, Nurli diyor MFY, N.Boymurodov street, 1  
+99878 770 83 85
  
-  **SARIOSIYO**  
191001, Surxondaryo region, Sariosiyo region, Sariosiyo district, Mirzo Ulug'bek MFY, A.Qaxxor street, 45a  
+99878 770 84 00

## *Sirdaryo region*

-  **GULISTAN**  
120100, Sirdaryo region, Guliston shahri, Namuna MFY, Birlashgan street, 31  
+99878 221 00 68

 **YANGIER**

121003, Sirdaryo region, Yangier city, Fazilat MFY, Yangi asr street, 17

+99878 221 00 78

## *Fergana region*

 **FERGANA**

150100, Farg'ona region, Farg'ona city, Yoshlar MFY, Al-Farg'oniy street, 47

+99878 229 70 81

 **KUVA**

150800, Farg'ona region, Quva district, Quva MFY, Qayqubbod street, 242-A

+99878 229 71 00

 **QUQON**

150708, Farg'ona region, Qo'qon city, 57-Do'stlik MFY, Amir Temur street, 30-A


+99878 229 70 94


 **MARGILON**


151100, Farg'ona region, Marg'ilon city, O'rda MFY, A.Sodiqova street, 53-A

+99878 229 71 15


## *Khorazm region*


 **KHORAZM**  
220100, Xorazm region, Urganch city, Do'stlik MFY,  
Al-Xorazmiy street, 19/1  
+99878 224 16 22


 **KHONQA**  
220800, Xorazm region, Xonqa district, Istiqlol MFY,  
Farovonlik street, 417  
+99878 770 43 82

 **KHIVA**  
220900, Xorazm region, Xiva city, Yangi hayot MFY,  
Feruz street, 87  
+99878 770 43 93

## *Tashkent region*

 **NURAFSHON**  
111500, Toshkent region, Nurafshon city, Muqumiy MFY,  
Toshkent yuli street, 143/150  
+99878 150 79 09

 **OHANGARON**  
110300, Toshkent region, Ohangaron city, A.Temur MFY,  
Q.Xolmuhamedov street, 38/1  
+99878 150 45 39

 **YANGIYUL**  
112000, Toshkent region, Yangiyo'l city, Navro'z MFY,  
Sh.Rashidov street, 1  
+99878 150 79 74



## GAZALKENT

110700, Toshkent region, Bo'stonliq district, G'azalkent city,  
Istiqlol MFY, Beruniy street, 24

+99878 150 79 71



## BEKOBAD

110500, Toshkent region, Bekobod city, O'zbekiston MFY,  
Birlik street, 2

+99878 150 79 49

## *Tashkent city*



## TASHKENT

100060, Toshkent city, Mirobod region, Ming o'rik MFY,  
Shaxrisabz street, 38

+99878 150 77 02



## SERGELI

100085, Toshkent city, Sergeli region, Ezgulik MFY, Yangi Sergeli  
street, 116

+99878 150 77 00



## YAKKASAROY

100100, Toshkent city, Yakkasaroy region, Muxandislar MFY,  
Sh.Rustaveli street, 53-A

+99878 150 10 06



## OFFICE OF GENERAL PRACTICES

100011, Tashkent city, A. Navoiy street, 18A

+99878 150 76 79

# AUDITORLIK HISOBOTI

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AUDITORLIK HISOBOTI

07

## INDEPENDENT AUDITOR'S REPORT

To the Shareholders and Supervisory Board of Joint Stock Commercial Bank "Qishloq Qurilish Bank"

### Opinion

We have audited the consolidated financial statements of Joint Stock Commercial Bank "Qishloq Qurilish Bank" (the "Bank") and its subsidiary (the "Group"), which comprise the consolidated statement of financial position as at 31 December 2022, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2022, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards ("IFRSs").

### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing ("ISAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Group in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* (the "IESBA Code") together with the ethical requirements that are relevant to our audit of the consolidated financial statements in Uzbekistan, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of Matter – Liquidity and Going concern principle

We draw attention to Notes 3 and 16 to the consolidated financial statements which describes the non-compliance with certain financial covenants of its long-term loan agreements set by various international financial institutions. Our opinion is not modified in respect of this matter.

### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Why the matter was determined to be a key audit matter	How the matter was addressed in the audit
<p><i>Allowance for loans and advances to customers for expected credit losses</i></p> <p>As disclosed in Note 8 to the consolidated financial statements, the gross value of loans and advances to customers ("loans") amounted to UZS 20,892,417 million with related allowances for expected credit losses of UZS 1,637,365 million as at 31 December 2022.</p> <p>Depending on the significance of loans, the management determines the expected credit losses ("ECL") on a collective or individual basis.</p>	<p>We obtained an understanding of the processes and relevant control procedures over ECL provisioning, in particular, identification of significant increase in credit risk ("SICR" or "stage 2") and credit-impaired loans ("stage 3"), and the ECL modelling, including controls with respect to the completeness of the list of restructured loans and whether their stages are properly identified in the ECL calculation model.</p> <p>We also assessed the Group's impairment methodology for compliance with the requirements of IFRS 9.</p>

  
 Turgunboy Tokhirov, Qualified Auditor/Engagement Director

During the year, the Bank has restructured loans of some borrowers under its own initiative and/or as a result of government's support of certain sectors of the economy. The changes in loan repayment schedules have increased judgment in relation to classification of loans into various impairment stages as stipulated under IFRS 9.

The underlying information used in the ECL model on loans assessed on a collective basis may include errors. The errors could be due to an incomplete list of loans that have been restructured. As the status of loan restructuring is one of the significant criteria for determination of stage categorization, an incomplete list of restructured loans might result in understatement of expected credit losses and overstatement of the net profit.

Individual assessment of expected credit losses for significant borrowers involves an analysis of overdue interest or principal, including determining whether a significant increase in credit risk or credit impairing events have occurred on loans since their initial recognition. The understatement of the value of the overdue days when determining stages for individually significant borrowers might result in improper staging which may significantly affect the allowance for the expected credit losses for individually significant borrowers.

Additionally, for significant loans classified as stage 3, the analysis involves estimation of future cash flows under the different scenarios weighted for their probabilities. Information used for such analysis includes expected value of collateral, costs and time required to sell the collateral.

Allowance for ECL is determined to be a key audit matter due to the significance of Loans and advances to customers' balances and the degree of judgement and estimation uncertainty, as discussed in Note 4, 8 and Note 30 to the consolidated financial statements.

For loans collectively assessed for impairment, with the assistance of internal credit risk specialists, we assessed the integrity and mathematical accuracy of the ECL models.

We obtained a list of loans that have been restructured and a list of legal claims, assessed accuracy and completeness of data and ascertained that stages of the restructured loans and the litigation cases were accurately reflected in the Group's loan portfolio. To test completeness of the list of such loans, we had selected a sample of loans and verified that classification of those loans was accurate.

We tested, on a sample basis, the accuracy and completeness of input data in the models, including principal balances, allocation of loans by days in arrears, and checked other parameters of the model, such as delinquency of interest or principal, including off-balances, restructuring events, existence of litigation processes and statistics for recoveries of loans.

For individually assessed loans, we analyzed the appropriateness of loans' staging by selecting a sample of these loans and testing whether conditions, including existence of overdue days, restructuring and current financial performance of the borrower for classification into respective stages were met.

We checked the fair value of collateral used for the calculation of allowances for ECL for individually significant loans in stage 3.

We also analyzed the Group's documented credit assessment of the borrowers, challenging assumptions underlying the ECL calculation, including future cash flow projections and the market valuation of collateral, as evidenced by available market and internal information.

We evaluated the adequacy and completeness of disclosures in the consolidated financial statements relating to the loans in accordance with IFRS requirements.

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## Other Information – Annual Report

Management is responsible for the other information. The other information comprises the information included in the Annual report, but does not include the consolidated financial statements and our auditor's report thereon. The Annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.



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Turgunboy Tokhirov, Qualified Auditor/Engagement Director

## **Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements**

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with International Financial Reporting Standards ("IFRSs"), and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

## **Auditor's Responsibilities for the Audit of the Consolidated Financial Statements**

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

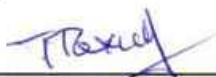
As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern;
- evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period, and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



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Turgunboy Tokhirov, Qualified Auditor/Engagement Director

## Report of findings from procedures performed in accordance with the requirements of Law of the Republic of Uzbekistan No. LRU-580 dated 5 November 2019 "On Banks and Banking Activity"

Management of the Group is responsible for the Bank's compliance with prudential ratios set by the Central bank of the Republic of Uzbekistan ("Central bank") and ensuring that internal control and organization of risk management systems comply with Central bank requirements.

In accordance with Articles 74 of Law of the Republic of Uzbekistan No. LRU-580 dated 5 November 2019 "On Banks and Banking Activity" (the "Law"), we have performed procedures to check:

- the Bank's compliance with prudential ratios as at 31 December 2022 set by the Central bank;
- whether the elements of the Bank's internal control and organization of risk management systems comply with Central bank requirements.

These procedures were selected based on our judgment, and were limited to an analysis and study of documents; a comparison of the Bank's approved requirements, procedures and methodologies with Central bank requirements, as well as recalculations, comparisons and reconciliations of numerical data and other information.


Our findings from the procedures performed are as follows.

Based on our procedures with respect to the Bank's compliance with prudential ratios set by the Central bank, we found that the Bank's prudential ratios, as at 31 December 2022, were within the limits set by the Central bank.

We have not performed any procedures on the underlying accounting data of the Bank, other than those which we considered necessary to enable us to express an opinion as to whether the Group's consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2022, and its consolidated financial performance and consolidated cash flows for the year then ended in accordance with IFRS.

Based on our procedures with respect to whether the elements of the Group's internal control and organization of risk management systems comply with Central bank requirements, we found that:

- in accordance with Central bank requirements and recommendations, as at 31 December 2022, the Bank's internal audit function was subordinated and accountable to the Supervisory Board, and the risk management function of the Bank was not subordinated and accountable to subdivisions assuming corresponding risks;
- the frequency of reports prepared by the Bank's internal audit function during 2022 complied with Central bank requirements. The reports were approved by the Bank's Supervisory Board and included observations made by the Bank's internal audit function in respect of internal control systems;
- as at 31 December 2022 the Bank has an information security function in place as required by the Central bank, and an information security policy was approved by the Bank's Management Board. The information security function was subordinated to and reported directly to the Chairman of the Management Board;
- Reports by the Bank's information security function to the Chairman of the Management Board during 2022 included an assessment and analysis of information security risks, and the results of actions to manage such risks;
- the Bank's internal documentation, effective as at 31 December 2022, that sets out methodologies to identify and manage the Bank's significant risks, and carry out stress-testing, was approved by the Bank's authorised management bodies in accordance with Central bank requirements and recommendations;
- as at 31 December 2022, the Bank maintained a system for reporting on the Bank's significant risks, and on the Group's capital;
- the frequency during 2022 of reports prepared by the Bank's risk management functions, and which cover the Group's management of significant risks, was in compliance with the Bank's internal documentation. Those reports included observations made by the Bank's risk management functions as to their assessment of the Group's significant risks, risk management system and recommendations for improvement;

  
Turgunboy Tokhirov, Qualified Auditor/Engagement Director

- as at 31 December 2022, the Supervisory Board and Executive Management of the Bank had responsibility to monitor the Group's compliance with risk and capital adequacy limits set by Bank internal documentation. To exercise control over the effectiveness of Group risk management procedures and their consistent application during 2022, the Supervisory Board and Executive Management of the Bank regularly discussed the reports prepared by the risk management and internal audit functions of the Bank and considered proposed measures to eliminate weaknesses.

Procedures with respect to elements of the Group's internal control and organization of risk management systems were performed solely for the purpose of examining whether these elements, as prescribed by the Law and as described above, comply with Central bank requirements.



"Deloitte & Touche" Audit Organisation LLC is included in the register of audit organisations of the Ministry of Finance of the Republic of Uzbekistan from 8 June 2021

Turgunboy Tokhirov  
Qualified Auditor/Engagement Director  
Auditor qualification certificate authorizing audit of companies, #05422 dated 20 August 2016 issued by the Ministry of Finance of the Republic of Uzbekistan

Auditor qualification certificate authorizing audit of banks, #6/11 dated 29 March 2021 issued by the Central bank of the Republic of Uzbekistan

26 June 2023  
Tashkent, Uzbekistan

Acting Director  
"Deloitte & Touche" Audit Organisation LLC


**JOINT-STOCK COMMERCIAL BANK "QISHLOQ QURILISH BANK"****Consolidated Statement of Financial Position***(in millions of Uzbekistan Soums)*

	Notes	31 December 2022	31 December 2021
<b>ASSETS</b>			
Cash and cash equivalents	6	2,046,066	1,311,121
Due from other banks	7	612,256	362,799
Loans and advances to customers	8	19,255,052	16,885,058
Investment securities measured at amortised cost	9	1,246,670	787,552
Financial assets at fair value through other comprehensive income	10	21,284	15,925
Property and equipment	11	348,561	325,777
Intangible assets	11	22,817	3,116
Deferred income tax asset	27	293,160	147,358
Current income tax prepayment		11,183	30,862
Other assets	12	35,904	75,321
Assets classified as held for sale	13	63,489	-
<b>TOTAL ASSETS</b>		<b>23,956,442</b>	<b>19,944,889</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Due to other banks	14	2,292,335	1,401,962
Customer accounts	15	4,911,716	4,169,128
Borrowings from government and international financial institutions	16	14,666,621	12,131,007
Debt securities in issue	17	104,498	94,456
Other liabilities	18	50,946	42,073
Liabilities associated with assets held for sale	13	26,281	-
<b>Total liabilities</b>		<b>22,052,397</b>	<b>17,838,626</b>
<b>EQUITY</b>			
Share capital	19	1,859,887	1,859,887
Share premium	19	942	942
Retained earnings		39,425	244,828
Investment revaluation reserve		3,791	481
Other reserves		-	125
<b>Total equity</b>		<b>1,904,045</b>	<b>2,106,263</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>23,956,442</b>	<b>19,944,889</b>

Approved for issue and signed on 26 June 2023.



Muratov A. A.  
Chairman of the Management Board

Makhmudov Kh. T.  
Chief Accountant

The Notes on pages 11-79 form an integral part of these consolidated financial statements.

**JOINT-STOCK COMMERCIAL BANK "QISHLOQ QURILISH BANK"**  
**Consolidated Statement of Profit or Loss and Other Comprehensive Income**  
*(in millions of Uzbekistan Soums)*

	Notes	2022	2021
Interest income	21	2,613,455	1,901,717
Interest expense	21	(1,540,908)	(1,055,887)
<b>NET INTEREST INCOME</b>		<b>1,072,547</b>	<b>845,830</b>
Provision for expected credit losses	30	(739,732)	(446,212)
<b>NET INTEREST INCOME AFTER PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS</b>		<b>332,815</b>	<b>399,618</b>
Fee and commission income	22	192,507	141,092
Fee and commission expense	22	(45,922)	(28,596)
Net gain on foreign exchange operations	23	39,730	24,464
Other income	24	5,793	7,247
Impairment losses on other operations	12	-	(27,359)
Income from insurance operations		15,290	22,280
Expense from insurance operations		(977)	(13,350)
Change in insurance reserves, net	13, 25	(10,364)	(8,865)
<b>NET NON-INTEREST INCOME</b>		<b>196,057</b>	<b>116,913</b>
<b>OPERATING INCOME</b>		<b>528,872</b>	<b>516,531</b>
Operating expenses	26	(786,747)	(501,715)
<b>(LOSS)/PROFIT BEFORE INCOME TAX</b>		<b>(257,875)</b>	<b>14,816</b>
Income tax benefit/(expense)	27	52,615	(1,444)
<b>(LOSS)/PROFIT FOR THE YEAR</b>		<b>(205,260)</b>	<b>13,372</b>
<b>Other comprehensive income</b>			
<i>Items that will not be reclassified subsequently to profit or loss:</i>			
Changes in the fair value of equity instruments classified as FVTOCI		4,137	601
Income tax relating to the equity instruments classified as FVTOCI		(827)	(120)
<b>Other comprehensive income for the year</b>		<b>3,310</b>	<b>481</b>
<b>TOTAL COMPREHENSIVE (LOSS)/PROFIT FOR THE YEAR</b>		<b>(201,950)</b>	<b>13,853</b>
Basic and diluted (loss)/income per ordinary share (expressed in UZS per share)	28	(14)	1

Approved for issue and signed on 26 June 2023.

Muratov A. A.  
Chairman of the Management Board



Makhmudov Kh. T.  
Chief Accountant

**JOINT-STOCK COMMERCIAL BANK "QISHLOQ QURILISH BANK"**  
**Consolidated Statement of Changes in Equity**

(in millions of Uzbekistan Soums)

	Note	Share capital	Share premium	Retained earnings	Investment revaluation reserve	Other reserves	Total equity
<b>31 December 2020</b>		1,859,887	942	231,724	-	125	2,092,678
Profit for the year		-	-	13,372	-	-	13,372
Other comprehensive income for the year, net of income tax		-	-	-	481	-	481
Dividends declared - preference shares	18	-	-	(268)	-	-	(268)
<b>31 December 2021</b>		1,859,887	942	244,828	481	125	2,106,263
Loss for the year		-	-	(205,260)	-	-	(205,260)
Other comprehensive income for the year, net of income tax		-	-	-	3,310	-	3,310
Change in other insurance reserves		-	-	125	-	(125)	-
Dividends declared - preference shares	18	-	-	(268)	-	-	(268)
<b>31 December 2022</b>		1,859,887	942	39,425	3,791	-	1,904,045

Approved for issue and signed on 26 June 2023.



Muratov A. A.  
 Chairman of the Management Board

Makhmudov Kh. T.  
 Chief Accountant



