

ウズベキスタンの商業銀行

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タシケント事務所

【禁無断転載】

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ウズベキスタンの商業銀行

<レポートの概要>

現在、ウズベキスタンには中央銀行の他に27の商業銀行がある。本レポートは、この27行に関する情報を取りまとめたものである。第1部では27の銀行について、ビジネス情報、経営陣とスタッフ、サービス料金、株主、顧客、格付けを一覧表にまとめた。第2部では、27行のそれぞれについて、住所、電話番号、ウェブサイト、設立の経緯なども含め、さらに詳細な情報を掲載した。

なお、各データは入手できる最新のものを使用した。例えば、各銀行の首脳陣の顔ぶれなど、徐々に変化するものと考えられる。コンタクトする場合には、ウェブサイトなどにあたり個々にご確認願いたい。

<ウズベキスタンの銀行部門の概要>

ウズベキスタンの銀行部門は、ウズベキスタンの独立後、1990年代に形を表してきた。現在では、大別して2つのセクターから構成されている。1つはウズベキスタン中央銀行で、国家の通貨政策、通貨の発行、国家決済システムの運営を担当している。もう1つは、3つの政府系銀行を含む27の商業銀行である。

この3つの政府系銀行とは、ウズベキスタン対外経済活動銀行（National Bank for Foreign Economic Activity of Uzbekistan）、アサカ銀行（State Joint Stock Commercial Bank "Asaka"）、ウズベク工業・建設銀行（Joint Stock Commercial "Uzbek Industrial and Construction Bank"）である。政府が50%の資産を保有し、株主として銀行経営に参加している。

今日、ウズベキスタンの銀行制度は急速に変化している。商業銀行の数は、2016年央には26だったが、2017年になってマダッド投資銀行（Madad Invest Bank）が設立されて27社となった。

また、現段階では、次の2つの銀行の設立が予定されている。1つは住宅ローンの貸付を主要業務とする住宅建設貯蓄銀行「ポイタフト銀行（Poytaht bank）」だ。この銀行は、政府が計画する2017～2021年のタシケント市における住宅建設拡大を推進のための役割を担っている。新銀行の資本金は1,000万ユーロに上る予定で、初期資本は、企業、個人からの出資のほか、タシケント市予算から拠出される予定だ。

もう1つは「農業輸出銀行（UzAgroExportBank）」。その主要業務は農産物輸出業者に対する金融支援、果実や野菜の効率的で持続可能な輸出潜在力の開発支援などである。資本金1,000万ユーロのうちウズベキスタン復興開発基金が75%、国家輸出入保険会社が10%、野菜・果実加工の持ち株会社ウズベク・オジク・オブカト・ホールディング（UzbekOzikOvkatHolding）（5%）、保険会社のウズ・アグロ・スグルタ（UzAgroSugurta）（5%）とカフォラト（Kafolat）（5%）が出資することになっている。

（ただし、上記のポイタフト銀行も、農業輸出銀行も2017年5月現在、まだ銀行ライセンスが認可されていないのでこのレポートには含めていない。）

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Commercial banks of Uzbekistan

The paper gives general information about Uzbek banks, their financial performance, management and staff, service charges as well as clients and owners.

Information is provided in two parts. The first part is 5 total tables, in which all banks are shown. In total tables banks are presented in tables named as: "Business information", "Staff", "Service charges", "Owners" and "Clients".

Banks in total tables sorted by owners (state, with foreign capital, joint-stock, private banks).

At the second part data shows separate profile of every bank in such tables: Table A. "General information", Table B. "Business information", Table C. "Staff", Table D. "Service charges", Table E. "Owners", and Table F. "Clients".

Overview of Banking System

The Uzbek banking sector appeared to arrive in 1990 after independence of the Republic of Uzbekistan.

Now it consists of two levels, one is the Central Bank of the Republic of Uzbekistan (Central Bank) wielding control over a range of commercial banks and the second consists of commercial banks.

The Central Bank is in charge of establishing national monetary policy, issuing currency, and operating of national payment system.

Currently the second level of banking system consists of 27 commercial banks, including 3 state-owned banks. Although these three banks are state owned their main goal is profit and government participates in the bank's capital as a shareholder.

Three of them (National Bank for Foreign Economic Activity of Uzbekistan, State Joint Stock Commercial Bank "Asaka" and Joint Stock Commercial "Uzbek Industrial and Construction Bank") own about 50% of total Uzbek banks assets.

Nowadays banking system of Uzbekistan is progressively changing. There were 26 commercial banks in the middle of 2016. At the end of 2016 their number has increased by one newly established "Madad Invest Bank", which is located in densely populated Fergana valley.

At the time of preparation of present paper the President of Uzbekistan has issued a resolution №PP-2824 dated March 13, 2017 "On additional measures aimed at expansion of housing projects in the city of Tashkent for the years 2017-2021", which also envisages establishment of a new Joint Stock Commercial Housebuilding Savings Bank "Poytaht bank", main objective of which is providing mortgage lending. Charter capital of the new bank will amount to €10 million, and it will be formed at the expense of Tashkent city's municipal budget as initial capital, as well as at the expense of interested legal entities and individuals.

Moreover, according to another Presidential resolution №PP-2740 dated January 24, 2017, a new Joint Stock Commercial "UzAgroExportBank" is to be established with €10 million charter capital to be formed by Uzbek Fund for Reconstruction and Development (75% of initial capital), "UzbekInvest" National Export & Import Insurance Company (10%), "UzbekOzikOvkatHolding" holding company (processing fruits & vegetables) (5%), insurance

companies "UzAgroSugurta" (5%) and "Kafolat" (5%). Main purposes of the bank are to provide financial support to exporting organizations, ensure efficient and sustainable development of the export potential of fruit and vegetable products, create favorable conditions for producers of agricultural products and the population, and provide them with a wide range of banking and financial services. Mr. Alimov Navruzjon, former Deputy Chairman of the Board at National Bank for Foreign Economic Activity of Uzbekistan, was appointed to the post of Chairman of the Board of Joint Stock Commercial Bank "UzAgroExportBank".

In 2017 another changes occurred the in NBU bank management. In March of 2017 Mr. Kholmuradov Sukhrob was appointed as Chairman of the Board (previous job was First Deputy Chairman at NBU).

Both of the above-mentioned "Poytaht bank" and "UzAgroExportBank" have not received banking licenses yet, and therefore are not included in this review.

Notes:

N/a and blank cells means that data are not available

All data in the paper are shown as of January 2017 except for those indicated with asterisk (*). In this case dates are shown at the bottom of particular tables.

Indicators of assets profitability and reliability in Business information tables were calculated by author based on financial indicators made available by banks. Assets profitability is calculated as net profit/assets, while reliability is calculated as capital/assets and shows how bank can meet its obligations.

Information for preparation of present paper was received from banks and banks' websites, as well as from website of Republican Stock Exchange www.uzse.uz.

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This paper was prepared by Vladimir Stanovov, analyst of JETRO Tashkent.
If you have any comments please refer to UZT@jetro.go.jp

表 1:ビジネス情報

#	ビジネス情報										銀行形態
	銀行名	設立	年	資本金 (100万 ^{ドル})	純利益 (100万 ^{ドル})	資産 (100万 ^{ドル})	与信ポート フォリオ (100万 ^{ドル})	不良債権比率 (対与信ポート フォリオ比)	資産の 収益性 (純利益 ÷資産)	信頼性 (資本金 ÷資産)	
1	National Bank for Foreign Economic Activity of Uzbekistan	1991	2013	283.29	46.40	5,124.98	3,181.98	n/a	0.91%	5.5%	国有銀行
			2014	257.54	47.21	5,296.89	3,416.99	n/a	0.89%	4.9%	
			2015	234.47	49.85	5,606.60	3,643.42	n/a	0.89%	4.2%	
			2016	n/a	n/a	6,397.23	3,983.39	n/a	n/a	n/a	
2	Joint Stock Commercial Xalq Bank of Uzbekistan (Bank name means: People's bank)	1995	2013	93.44	18.36	1,231.6	668.29	n/a	1.5%	7.6%	
			2014	84.94	18.89	1,241.5	666.53	n/a	1.5%	6.8%	
			2015	90.39	44.41	1,275.8	670.19	n/a	3.5%	7.1%	
			2016	92.53	46.97	1,355.7	727.94	n/a	3.5%	6.8%	
3	State Joint Stock Commercial Bank "Asaka"	1995	2013	213.33	25.44	2,054.65	1,106.98	n/a	1.2%	10.4%	
			2014	222.37	31.63	2,168.77	1,137.43	n/a	1.5%	10.3%	
			2015	195.80	29.11	2,576.26	1,218.16	n/a	1.1%	7.6%	
			2016	n/a	n/a	3,233.29	1,626.33	n/a	n/a	n/a	
4	JointStock Commercial Bank for promotion of trade & commerce "Savdogar bank" (Bank name means: Trader)	1994	2014	19.63	7.08	185.18	137.05	n/a	3.8%	10.6%	外国銀行
			2015	16.87	5.68	194.43	140.60	n/a	2.9%	8.7%	
			2016	n/a	n/a	187.01	n/a	n/a	n/a	n/a	
5	Joint Stock Commercial Bank "Hamkorbank" (Bank name means: Partner)	1991	2013	n/a	18.16	497.9	n/a	n/a	3.6%	n/a	
			2014	28.15	19.65	717.7	476.56	n/a	2.7%	3.9%	
			2015	28.32	31.98	1,055.9	582.28	n/a	3.0%	2.7%	
			2016	23.96	38.39	1,242.5	748.75	n/a	3.1%	1.9%	
6	Joint Stock Company "KDB Bank Uzbekistan"	2006	2013	18.37	13.95	806.68	36.27	n/a	1.7%	2.3%	
			2014	16.70	14.86	871.73	44.66	n/a	1.7%	1.9%	
			2015	14.39	18.18	939.15	49.01	n/a	1.9%	1.5%	
			2016	n/a	n/a	911.90	n/a	n/a	n/a	n/a	

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	銀行名	設立	年	資本金 (100万ドル)	純利益 (100万ドル)	資産 (100万ドル)	与信ポート フォリオ (100万ドル)	不良債権比率 (対与信ポ ートフォリオ 比)	資産の 収益性 (純利益 ÷資産)	信頼性 (資本金 ÷資産)		
7	Joint Stock Company "UTBank" (Uzbek-Turkish bank)	1993	2013	14.03	3.98	61.55	6.44	n/a	6.5%	22.8%	外国銀行	
			2014	12.75	2.38	65.89	16.17	n/a	3.6%	19.4%		
			2015	12.85	3.35	84.77	32.53	n/a	4.0%	15.2%		
			2016	n/a	n/a	74.29	n/a	n/a	n/a	n/a		
8	Branch of Saderat Bank of Iran in Tashkent	2000	2015	31.92	0.70	37.42	0.19	n/a	1.9%	85.3%		
			2016	32.22	n/a	36.31	n/a	n/a	n/a	88.7%		
9	Joint Stock Commercial Mortgage Bank "Ipoteka-bank" (Bank name means: Mortgage bank)	2005	2013	63.76	17.86	1,331.36	860.49	n/a	1.3%	4.8%		合併銀行
			2014	75.26	21.10	1,346.74	1,029.38	n/a	1.6%	5.6%		
			2015	86.30	20.66	1,550.75	1,197.52	n/a	1.3%	5.6%		
			2016	83.37	22.30	1,778.68	1,435.04	n/a	1.3%	4.7%		
10	Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank"	1922; 1991	2013	148.17	18.1	3,077.9	2,280.31	n/a	0.6%	4.8%		
			2014	256.98	14.12	3,201.1	2,580.25	n/a	0.4%	8.0%		
			2015	251.60	27.01	3,140.0	2,571.94	n/a	0.9%	8.0%		
			2016	n/a	n/a	3,233.0	2,618.43	n/a	n/a	n/a		
11	Joint Stock Commercial Bank "Agrobank"	1990	2013	117.51	1.38	1,148.56	772.6	n/a	0.1%	10.2%		
			2014	119.13	2.31	1,174.35	788.9	n/a	0.2%	10.1%		
			2015	121.96	2.09	1,113.27	787.7	n/a	0.2%	11.0%		
			2016	n/a	n/a	1,222.16	n/a	n/a	n/a	n/a		
12	Joint Stock Commercial Bank "Qishloq qurilish bank" (Bank name means: Village construction bank)	1994	2014	130.86	8.83	1,404.47	1,225.23	n/a	0.6%	9.3%		
			2015	128.38	8.57	1,487.23	1,269.71	n/a	0.6%	8.6%		
			2016	122.69	7.58	1,638.62	1,433.36	n/a	0.5%	7.5%		
13	Joint Stock Commercial Bank "Turonbank"	1990	2013	19.37	6.53	281.02	180.0	n/a	2.3%	6.9%		
			2014	20.09	7.26	243.87	163.98	n/a	3.0%	8.2%		
			2015	18.74	6.17	250.15	152.89	n/a	2.5%	7.5%		
			2016	n/a	n/a	283.68	n/a	n/a	n/a	n/a		

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	銀行名	設立	年	資本金 (100万ドル)	純利益 (100万ドル)	資産 (100万ドル)	与信ポート フォリオ (100万ドル)	不良債権比率 (対与信ポート フォリオ 比)	資産の 収益性 (純利益 ÷資産)	信頼性 (資本金 ÷資産)	
14	Joint Stock Commercial Bank "Mikrocreditbank"	1993	2013	91.02	0.18	320.68	249.98	n/a	0.1%	28.4%	合弁銀行
			2014	82.75	0.21	343.44	270.35	n/a	0.1%	24.1%	
			2015	80.23	0.97	415.97	293.81	n/a	0.2%	19.3%	
			2016	87.47	n/a	441.83	n/a	n/a	n/a	19.8%	
15	Joint Stock Commercial "Aloqabank" (Bank name means: Communications' bank)	1994	2013	42.67	7.41	313.65	222.01	n/a	2.4%	13.6%	
			2014	43.11	8.39	415.22	289.30	n/a	2.0%	10.4%	
			2015	40.11	9.62	422.93	326.22	n/a	2.3%	9.5%	
			2016	38.18	10.14	482.92	336.14	n/a	2.1%	7.9%	
16	Joint Stock Innovation Commercial Bank "Ipak Yuli" (Bank name means: Silk Road)	1990	2013	28.36	9.59	460.69	183.29	3.7%	2.1%	6.2%	
			2014	31.75	11.02	525.26	273.74	1.4%	2.1%	6.0%	
			2015	33.51	12.32	626.69	331.88	1.8%	2.0%	5.3%	
			2016	n/a	n/a	714.53	n/a	n/a	n/a	n/a	
17	Joint Stock Commercial Bank "Kapitalbank"	2001	2013	18.90	6.2	424.51	178.44	n/a	1.46%	4.5%	
			2014	17.19	9.96	491.44	201.17	n/a	2.03%	3.5%	
			2015	28.59	16.53	625.76	280.47	n/a	2.64%	4.6%	
			2016	n/a	n/a	815.96	n/a	n/a	n/a	n/a	
18	Joint Stock Commercial Bank "Asia Alliance Bank"	2009	2013	34.18	18.79	505.53	87.43	n/a	3.7%	6.8%	
			2014	40.87	20.73	466.04	170.53	n/a	4.4%	8.8%	
			2015	35.23	15.22	381.92	155.29	n/a	4.0%	9.2%	
			2016	38.42	11.47	357.56	210.29	n/a	3.2%	10.7%	
19	Joint Stock Commercial Bank "Invest Finance Bank"	2007	2013	20.04	5.30	223.40	84.10	n/a	2.4%	9.0%	
			2014	24.77	3.37	246.29	98.30	n/a	1.4%	10.1%	
			2015	30.62	4.29	305.55	110.22	n/a	1.4%	10.0%	
			2016	43.16	5.33	338.75	147.40	n/a	1.6%	12.7%	
20	Private Joint Stock Bank "Trustbank"	1994	2013	12.70	12.06	337.38	121.02	n/a	3.6%	3.8%	民間銀行
			2014	14.02	13.42	321.01	146.43	n/a	4.2%	4.4%	
			2015	14.93	11.33	371.56	122.71	n/a	3.0%	4.0%	
			2016	n/a	n/a	434.47	n/a	n/a	n/a	n/a	

#	ビジネス情報										銀行形態
	銀行名	設立	年	資本金 (100万 ^{ドル})	純利益 (100万 ^{ドル})	資産 (100万 ^{ドル})	与信ポート フォリオ (100万 ^{ドル})	不良債権比率 (対与信ポ ートフォリオ 比)	資産の 収益性 (純利益 ÷資産)	信頼性 (資本金 ÷資産)	
21	Private Joint Stock Commercial Bank "Turkiston"	1998	2013	7.84	1.04	38.36	23.03	n/a	2.7%	20.4%	民間銀行
			2014	8.01	0.66	45.52	27.84	n/a	1.4%	17.6%	
			2015	7.89	0.06	39.56	23.89	n/a	0.1%	19.9%	
			2016	7.20	1.39	47.31	25.66	n/a	2.9%	15.2%	
22	Private Joint Stock Commercial Bank "Davrbank" (Bank name means: Epoch)	2001	2013	8.85	4.09	51.18	22.79	n/a	7.99%	17.3%	
			2014	8.05	4.47	64.84	40.14	n/a	6.90%	12.4%	
			2015	n/a	4.73	84.20	47.65	n/a	5.62%	n/a	
			2016	12.38	5.11	105.40	62.44	n/a	4.84%	11.7%	
23	Private Joint Stock Commercial Bank "Universalbank"	2001	2013	n/a	0.48	31.59	12.85	n/a	1.5%	n/a	
			2014	n/a	0.67	31.58	14.32	n/a	2.1%	n/a	
			2015	6.48	0.78	38.82	17.38	n/a	2.0%	16.7%	
			2016	7.03	0.93	46.17	23.13	n/a	2.0%	15.2%	
24	Private Joint Stock Commercial Bank "Ravnaq-bank" (Bank name means: Development bank)	2001	2013	5.94	0.11	28.90	12.73	n/a	0.4%	20.6%	
			2014	6.48	0.18	25.56	15.51	n/a	0.7%	25.4%	
			2015	5.59	0.07	32.45	15.90	n/a	0.2%	17.2%	
			2016	8.34	n/a	74.02	n/a	n/a	n/a	11.3%	
25	Private Joint Stock Commercial Bank "Hi-Tech Bank"	2010	2013	7.73	0.24	24.56	12.30	n/a	1.0%	31.5%	
			2014	7.03	-0.61	15.24	4.00	n/a	-4.0%	46.1%	
			2015	6.68	1.56	10.34	4.06	n/a	15.1%	64.6%	
			2016	5.81	0.49	12.50	8.42	n/a	3.9%	46.5%	
26	Private Joint Stock Commercial Bank "Orient Finans"	2010	2013	10.17	2.71	123.79	38.23	n/a	2.2%	8.2%	
			2014	17.29	12.12	205.15	68.98	n/a	5.9%	8.4%	
			2015	18.63	17.41	328.36	142.63	n/a	5.3%	5.7%	
			2016	n/a	n/a	532.74	n/a	n/a	n/a	n/a	
27	Private Joint Stock Commercial "Madad Invest Bank" (Bank name means: Support to Investments)	2016	2016	4.03	n/a	5.79	n/a	n/a	n/a	69.6%	

表 2: スタッフ情報

#	スタッフ情報					銀行形態
	銀行名	従業員数 (1,000人)	経営陣			
			役職	氏名	前職	
1	National Bank for Foreign Economic Activity of Uzbekistan (NBU)	6.4	Chairman of the board	Mr. Kholmuradov Sukhrob	NBU, First Deputy Chairman	国有銀行
			First Deputy	Mr. Matkarimov Ulugbek		
			Deputy	Mr. Saydullayev N.		
2	Joint Stock Commercial Xalq Bank of Uzbekistan (Bank name means: People's bank)	11.96	Chairman of the board	Mr. Abdullayev Abdurasul		
			First Deputy	Mr. Normukhamedov Sardor		
			Deputy	Mr. Annaklichev Sakhi		
			Deputy	Mr. Atabayev Shukhrat		
3	State Joint Stock Commercial Bank "Asaka"	2.7	Chairman of the board	Mr. Mulladjanov Kakhramon	Advisor to Chairman of "Asaka" bank	
			First Deputy	Mr. Kasimov Rustam	Head of department of Central Bank of Uzbekistan	
			Deputy	Mr. Norinboyev Oybek	Deputy Chairman of Joint stock commercial bank "Qishloq qurilish bank"	
4	Joint Stock Commercial "Savdogar bank" (Bank name means: Trader)	n/a	Chairman of the board	Mr. Mansurov Surat		外国銀行
			First Deputy	Mr. Tuychiyev Djaborkul		
5	Joint Stock Commercial Bank "Hamkorbank" (Bank name means: Partner)	1.7	Chairman of the board	Mr. Kadirov Nazirjan		
			Deputy	Mr. Akhmadjonov Bakhodir		
			Deputy	Ms. Turajanova Olmakhon		
6	Joint Stock Company "KDB Bank Uzbekistan"	0.27	Chairman of the management board -	Mr. In Joo Kim (South Korea)		
			Deputy chairman	Mr. Kulmatov Akbar		
			Managing director	Mr. In Woo Shin (South Korea)		
			Executive director	Mr. Jwa Jin Kim (South Korea)		
			Executive director	Mr. In Kee Rhee (South Korea)		
			Executive director	Mr. Seong Yeob Oh (South Korea)		
7	Joint Stock Company "UTBANK" (Uzbek-Turkish bank)	0.1	Chairman of the board	Mr. Erjan Bulut (Turkey)		
			First Deputy	Mr. Umaraliyev Yodgor		
			Deputy	Mr. Sabirov Vakhid		
			Deputy	Mr. Nusrettin Evren (Turkey)		
8	Branch of Saderat Bank of Iran in Tashkent	0.03	Chairman of the board	Mr. Ebtehaj Moussavi (Iran)		
9	Joint Stock Commercial Mortgage Bank "Ipoteka-bank" (Bank name means: Mortgage bank)	4.6	Chairman of the board	Mr. Musayev Omon	Director of department of "Uzbek Industrial and Construction Bank"	合併銀行
			First Deputy	Mr. Zakirov Surat	Director of credit department of "NBU", and "Ipoteka-bank"	
			Deputy	Mr. Abdurakhmanov Makhmood	Head of department of Central Bank of Uzbekistan	
			Deputy	Mr. Fayazov Jakhongir	Head of Treasury department of "Ipoteka-bank"	
10	Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank"	4.0	Chairman of the board	Mr. Mirsoatov Alisher		
			Deputy	Mr. Obidjonov Jahongir		
			Deputy	Mr. Yakubov Shukhrat		
			Deputy	Mr. Almardanov Otabek		

#	スタッフ情報					Bank group
	銀行名	従業員数 (1,000人)	経営陣			
			役職	氏名	前職	
11	Joint Stock Commercial Bank "Agrobank"	7.66	Chairman of the board	Mr. Tamikayev Abdivakhob		合併銀行
			First Deputy	Mr. Zaripov Botir		
			Deputy	Mr. Mamatkulov Rustam		
			Deputy	Mr. Urazkulov Ikrom		
12	Joint Stock Commercial Bank "Qishloq qurilish bank" (Bank name means: Village construction bank)	2.84	Chairman of the board	Mr. Mullakhanov Bokhodirbek	"Asaka" bank; Deputy Chairman of	
			First Deputy	Mr. Eshonkulov Akbar		
			Deputy	Mr. Muratov Alisher		
			Deputy	Mr. Abdurakhmanov Gofurjon		
13	Joint Stock Commercial Bank "Turonbank"	1.0	Chairman of the board	Mr. Mirzayev Chori	"Asaka" bank, Head of department	
			Deputy	Mr. Saydullayev Nodirbek		
			Deputy	Mr. Mukhutdinov Avaz		
			Deputy	Mr. Kim Oleg		
14	Joint Stock Commercial Bank "Mikrokreditbank"	3.89	Chairman of the board	Mr. Khaydarov Akhadbek	Central Bank of Uzbekistan, Deputy Chairman	
			First Deputy	Mr. Rasulov Shukhrat		
			Deputy	Mr. Nizamov Aziz		
			Deputy	Mr. Rasulyev Timur		
15	Joint Stock Commercial "Aloqabank" (Bank name means: Communications' bank)	1.04	Chairman of the board	Mr. Abdurakhmanov Makhmud	Joint stock commercial "Aloqabank", First Deputy Chairman	
			Deputy	Mr. Kukanbayev Umidjon		
			Deputy	Mr. Bakhridinov Sharofiddin		
			Deputy	Mr. Rakhmatov Khasan		
16	Joint Stock Innovation Commercial Bank "Ipak Yuli" (Bank name means: Silk Road)	1.8	Acting Chairman of the board	Mr. Mirzayev Alisher		
			First Deputy	Ms. Nasretdinova Nasiba		
17	Joint Stock Commercial Bank "Kapitalbank"	1.25	Chairman of the board	Mr. Olimov Kakhramon		
			Deputy	Mr. Yuldashev Bakhadir		
			Deputy	Mr. Karimbayev Sherzod		
			Deputy	Mr. Voistinov Konstantin		
18	Joint Stock Commercial Bank "Asia Alliance Bank"	0.47	Chairman of the board	Mr. Abdukakhorov Ikram	"Turonbank", Deputy Chairman of the board	
			First Deputy	Mr. Khakimov Umidjon	"Royal Bank of Scotland NB Uzbekistan", Deputy Chairman of the board	
19	Joint Stock Commercial Bank "Invest Finance Bank"	0.81	Chairman of the board	Mr. Abdullayev Zikirillo		
			Deputy	Mr. Numonov Bakhrom		
			Deputy	Ms. Numanova Olga		
			Deputy	Mr. Fayziyev Ravshan		
20	Private Joint Stock Bank "Trustbank"	0.94	Chairman of the board	Mr. Samarkhodjaev Furkat	"Trustbank", Deputy Chairman of the board	
			First Deputy	Mr. Davydenko Nikolay		
21	Private Joint Stock Commercial Bank "Turkiston"	0.16	Chairman of the board	Mr. Mirsagatov Otabek		
			Deputy	Mr. Ismatullayev Shukhrat		

合併銀行

民間銀行

#	スタッフ情報					銀行形態
	銀行名	従業員数 (1,000人)	経営陣			
			役職	氏名	前職	
22	Private Joint Stock Commercial Bank "Davrbank" (Bank name means: Epoch)	0.37	Chairman of the board	Mr. Samadov Abdumajid		
			Deputy	Mr. Korobayev Gayrat		
			Deputy	Mr. Khakimov Shakhrukh		
23	Private Joint Stock Commercial Bank "Universalbank"	0.2	Chairman of the board	Mr. Turakulov Zafar		
			Chief accountant	Mr. Pulatov Orifjon		
24	Private Joint Stock Commercial Bank "Ravnaq-bank" (Bank name means: Development bank)	0.08	Chairman of the board	Mr. Tursunov Iskandar		
			Deputy	Mr. Pulatov Dilshod		
			Deputy	Mr. Nurmukhamedov Bakhtinur		
25	Private Joint Stock Commercial Bank "Hi-Tech Bank"	0.06	Acting Chairman of the board	Mr. Norkulov Tulkin		
			Acting Chief accountant	Mr. Norboyev O.		
26	Private Joint Stock Commercial Bank "Orient Finans"	0.5	Chairman of the board	Mr. Parpiyev Bobur		
			First Deputy	Mr. Djunaydullayev Tokhir		
			Deputy	Mr. Tuyboev Sherzod		
27	Private Joint Stock Commercial "Madad Invest Bank" (Bank name means: Support to Investments)	n/a	Chairman of the board	Mr. Kamalov F.O.		
			Deputy	Ms. Akbarova S.S.		

民間銀行

表 3: サービス料金

#	サービス料金				銀行形態
	銀行名	国内支払い	国際支払い	信用状発行と支払保証	
1	National Bank for Foreign Economic Activity of Uzbekistan	For payments in UZS : 0.4%-0.8% from transfer amount	0.2% (min \$30, max \$2,000)	Issuance of L/C: 1% of the amount (min. \$100, max.\$5,000)	In UZS :1%
				Issuance of Guarantee: 0.1% (per quarter) Guarantee servicing fee: 1.43% per year for uncovered part	In USD :2%
2	Joint Stock Commercial Xalq Bank of Uzbekistan (Bank name means: People's bank)	For payments in UZS : not less than 0.4% of transfer amount	0.2% (min \$15, max \$500)	Issuance of L/C: 0.5% of the amount (min. \$200, max. \$3,000)	In UZS : free of charge for payment of wages; 5% for amounts received via bank transfers
				Issuance of Guarantee: -0.8% of the amount for covered guarantee	In USD : not less than 1%
3	State Joint Stock Commercial Bank "Asaka"	For payments in UZS: 0.1%-0.6% depending on the amount	For ordinary transfers: 0.15% (min.\$30, max.\$2,000) For urgent transfers: 0.2% of the amount (min.\$40, max.\$5,000)	Issuance & increase of L/C: free of charge Settlement services: 1% (for covered L/C); 3% or 6% (for uncovered L/C) of outstanding liabilities per annum	In UZS : free of charge (for payment of wages, bonuses)
		For payments in USD: 0.05% of transfer amount (min.\$10, max.\$500)	+ SWIFT charge (\$20) + correspondent bank charge (\$40)	Issuance and increase of Guarantee: 1% per annum	In USD : 1% (for legal entities)
4	Joint Stock Commercial Bank "Savdogar bank" (Bank name means: Trader)	For payments in UZS: 1% of transfer amount + UZS 1,000 for payment document	0.2% of the amount (min.\$50, max.\$500)	Issuance of L/C (depending on the amount): 0.25%-0.75%	In USD: 2% of the amount (withdrawal is limited to travel expenses)
5	Joint Stock Commercial Bank "Hamkorbank" (Bank name means: Partner)	For payments in UZS: 1% of the amount+1,500 UZS for each transfer application	2% of the amount (min.\$20, max. \$700) + SWIFT charge (\$10) + correspondent bank charge	Issuance of L/C: 1% of the amount Issuance of Guarantee: as per agreement	In USD: 0.8% (limited to requesting overseas traveling allowance)
6	Joint Stock Company "KDB bank Uzbekistan"	For payments in UZS : - 0.2%-0.5% (min \$5, max \$1,000) for each transfer delivered by hand; - 0.1%-0.4% (min \$5, max \$500) by Internet Banking	0.1%-0.6% (min \$30) + SWIFT charge (\$25) + correspondent bank charge (\$20)	Issuance of L/C: 1%-1.5% (using progressive scale on cumulative basis) (min \$200) + SWIFT charge (\$25)	In UZS: -free of charge for legal entities; - according to agreement for individual entrepreneurs
		For payments in USD : 0.2% (min \$15)		Issuance of Guarantee: as per agreement (appr. 4% of the amount + SWIFT charge (\$25))	In USD : 1% of the amount
7	Joint Stock Company "UTBANK" (Uzbek-Turkish bank)	For payments in UZS: 0.5% of transfer amount + UZS 200 for each transfer application	0.5% of the amount + SWIFT charge (totally min. 20 c.u.) + correspondent bank charge	Issuance of L/C (covered in foreign currency): 0.5% of the amount + SWIFT charge (10 c.u.*) (totally min. \$200) + correspondent bank charge (max. \$3,000)	In UZS: not available (payroll is fully charged on a plastic card)
		For payments in USD: 0.2% of the amount + SWIFT charge		In USD: 0.5% of the amount	
8	Branch of Saderat Bank of Iran in Tashkent	For payments in UZS: 0.3%-0.5% depending on the amount (min.UZS 500)	Depending on the amount: - up to FCC 1,000 : FCC 30 (including SWIFT charge); - from FCC 1,000 up to FCC 500K : 0.7% for clients and 1% for non-clients (min. FCC 30); - over FCC 500K: 0.5% + SWIFT charge (FCC 25) + commission of foreign bank (FCC 25)	Issuance of L/C and Guarantee: (depending on the amount) : 0.15%-0.3% (min.\$50)	In UZS: - free of charge for payment of wages, - as per agreement in other cases
		For payments in USD: 0.5% of the amount (min. FCC 15) + communication fee for transfers within Uzbekistan (FCC 5)		In USD: -1% if amount was received via bank transfer; -free of charge if it was deposited in cash	

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#	サービス料金					銀行 形態
	銀行名	国内支払い	国際支払い	信用状発行と支払保証	現金引出	
9	Joint Stock Commercial Mortgage Bank "Ipoteka-bank" (Bank name means: Mortgage bank)	<p><u>For payments in UZS:</u> 0.8%-1.5% of transfer amount</p> <p><u>For payments in USD:</u> - for settlement on the next working day: \$5; - for settlement on the same day of payment request: \$20 + SWIFT charge (\$20)</p>	<p><u>For ordinary transfers:</u> 0.1% of the amount (min.\$15, max.\$250) <u>For urgent transfers:</u> 0.2% of the amount (min.\$30, max.\$500) + SWIFT charge + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.1% of the amount (min.\$100, max. \$1,000) + SWIFT charge</p> <p><u>Issuance of Guarantee:</u> - for covered guarantee: 0.2% of the amount (per quarter) (min.\$100) + SWIFT charge + correspondent bank charge - for uncovered guarantee: minimum 1% (per quarter)</p>	<p><u>In UZS:</u> -free of charge (for payment of wages, benefits, pension)</p> <p><u>In USD:</u> -for legal entities: 1% (min.\$15) -for individuals: free of charge within the amount of deposited cash; 1% in other cases</p>	合併銀行
10	Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank"	<p><u>For payments in UZS:</u> 0.4%-2.0% of transfer amount</p>	<p>0.15%-0.2% of transfer amount (min. \$15, max. \$500) +SWIFT charge + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.15% – 0.2% (min \$100, max \$1,000)</p> <p><u>Issuance of Guarantee:</u> 0.1% -0.025% of the amount per month</p>	<p><u>In UZS</u> : free of charge; 2% for withdrawal of non-cash resources by private entrepreneurs</p> <p><u>In USD:</u> 1% of the amount</p>	
11	Joint Stock Commercial Bank "Agrobank"	<p><u>For payments in UZS:</u> 0.7% of transfer amount</p> <p><u>For payments in USD:</u> - 0.05% of the amount (min.\$20) for ordinary payments; - 0.1% of the amount (min.\$40) for urgent payment</p>	<p><u>For ordinary transfers:</u> 0.1% (BEN/SHA) or 0.15% (OUR) (min.\$30, max.\$1,500) <u>For urgent transfers:</u> 0.2% (BEN/SHA) or 0.25% (OUR) (min.\$30, max.\$1,500) + SWIFT charge+ correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 1% of L/C amount (min. \$500, max.\$5,000) + correspondent bank charge</p>	<p><u>In UZS:</u> free of charge for legal entities, - 3% for private entrepreneurs who withdraw more than have previously deposited in cash</p> <p><u>In USD:</u> 3% for legal entities and foreign diplomatic organizations</p>	
12	Joint Stock Commercial Bank "Qishloq qurilish bank" (Bank name means: Village construction bank)	<p><u>For payments in UZS:</u> 0.7% of transfer amount + UZS 250 for each payment request</p> <p><u>For payments in foreign currency (FCY):</u> €5.0 + SWIFT charge (€15)</p>	<p><u>For ordinary transfers:</u> 0.1% (BEN/SHA) or 0.2% (OUR) (min. €20, max. €500) <u>For urgent transfers:</u> €20.0 + SWIFT charge (€15) + correspondent bank charge (if applicable)</p>	<p><u>Issuance of L/C:</u> 0.5% of the amount (per every quarter) (min. €100, max. €3,500) +correspondent bank charge for issuance of L/C</p>	<p><u>In UZS:</u> - free of charge for payment of wages, benefits, as well as within the deposited cash receipts; -5% of the amount in other cases.</p> <p><u>In USD:</u> 1% of the amount (withdrawal is limited to travel expenses)</p>	
13	Joint Stock Commercial Bank "Turonbank"	<p><u>For payments in UZS:</u> 0.3% - 1% of transfer amount + UZS 1,000 for each transfer application</p>	<p>0.2% (min.\$30, max.\$500) +SWIFT charge + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.25% (per quarter) (min.\$100, max.\$2,000) <u>Payment by L/C:</u> 0.2% (min. \$50, max. \$1,500) <u>Issuance of Guarantee in foreign currency:</u> 0.1%</p>	<p><u>In UZS:</u> -free of charge within the amount of deposited cash; - 5% in other cases.</p> <p><u>In USD:</u> -1%, but free of charge within the amount of deposited cash</p>	
14	Joint Stock Commercial Bank "Mikrokreditbank"	<p><u>For payments in UZS:</u> 0.2% - 5% of the transfer amount</p> <p><u>For payments in USD:</u> 0.5% (min. \$20, max \$100) + SWIFT charge</p>	<p><u>For legal entities:</u> 0.7% (min.\$50, max.\$500) <u>For individual entrepreneurs:</u> 0.2% (min.\$30, max.\$100) + SWIFT charge (\$50) + correspondent bank charge (\$40)</p>	<p><u>Issuance of L/C:</u> 1% of the amount (min. \$300, max. \$2,000) <u>Payments under L/C:</u> 0.15% of the amount (min.\$50, max.\$500) <u>Issuance of Guarantee:</u> 2% of the amount</p>	<p><u>In UZS:</u> -6% for individual entrepreneurs; -free of charge within the deposited cash receipts</p> <p><u>In USD:</u> 1% of the amount (withdrawal is limited to travel expenses)</p>	

#	サービス料金					銀行形態
	銀行名	国内支払い	国際支払い	信用状発行と支払保証	現金引出	
15	Joint Stock Commercial "Aloqbank" (Bank name means: Communications' bank)	For payments in UZS: - 0.45%-1% for each transfer delivered by hand; - 0.3%-0.6% for each transfer initiated by electronic banking system	For ordinary transfers: 1.0% (min.\$30 max.\$500) For urgent transfers: 1.0% (min.\$30 max.\$500) + \$100 + SWIFT charge + correspondent bank charge	Issuance of L/C: - covered L/C: 0.3% of the amount + SWIFT charge (min.\$200+ correspondent bank charge, max.\$3,000) - uncovered L/C: as per agreement (min.7%)+ correspondent bank charges.	In UZS: - free of charge for payment of wages, benefits, as well as within the deposited cash receipts; -5% of the amount in other cases.	合併銀行
		For payments in USD: 0.2% of the amount (min.\$10 max.100)		Issuance of Guarantee: 1% of the amount (per quarter)	In USD: 3% of the amount for legal entities, 1% for individual entrepreneurs	
16	Joint Stock Innovation Commercial Bank "Ipak Yuli" (Bank name means: Silk Road)	For external payments in UZS: - 0.2%-0.6% of the amount (min. UZS 500)	0.2% of the amount (min.\$25, max.\$2,000) + SWIFT charge (\$20) + correspondent bank charge (min. \$30)	Issuance of L/C: 1% of the amount (min.\$100, max.\$3,000)	In UZS: -n/a for legal entities; -20% for individual entrepreneurs	合併銀行
		For external payments in USD: 0.15% of the amount (min.\$35, max. \$1,500)		Issuance of Guarantee in foreign currency: 0.35% of the amount (min.\$50)	In USD : 1.5% of the amount (withdrawal is limited to travel expenses)	
17	Joint Stock Commercial Bank "Kapitalbank"	For payments in UZS : UZS3,000 for each transfer delivered by hand, and UZS2,000 for each transfer initiated by Internet Banking	For ordinary transfers: 0.25% (min \$20, max \$300). For urgent transfers: 0.3% (min \$100).	Issuance of L/C: 0.3% of the amount (per quarter) (min. \$100 and max. \$1,000) +SWIFT charge (\$20)	In UZS: 1.0%	合併銀行
		For payments in USD : \$10 + SWIFT charge (\$20)	For contract advance payments: 1% (min. \$100). + SWIFT charge (\$20) + correspondent bank charge (\$10)	Issuance of a Guarantee: as per agreement Guarantee advising: \$50	In USD : 1.5% of the amount (min. \$1.5)	
18	Joint Stock Commercial Bank "Asia Alliance Bank"	For payments in UZS: - 0.6%; - 0.4% for payments processed via Internet-banking	For ordinary transfers: 0.25% (min \$30, max \$300) For urgent transfers: 0.25% (min \$30, max \$300)+ \$15	Issuance/prolongation of L/C: 0.25% of the amount per every quarter (min.\$100)+ SWIFT charge	In UZS: - free of charge within the amount of deposited cash; - 1% for individual entrepreneurs in other cases	合併銀行
		For payments in USD: \$25 +SWIFT charge + correspondent bank charge	+ SWIFT charge + correspondent bank charge (\$30for transfer in US\$, €40 in €)	Issuance/prolongation of Guarantee: - upon providing cash cover in foreign currency: 0.1% per every quarter (min.\$100) - without providing cover: as per agreement	In USD: 1% for legal entities	
19	Joint Stock Commercial Bank "Invest Finance Bank"	For payments in UZS: 0.4%-0.6% of the amount + UZS 1,000 for each transfer	0.2% of the amount (min.\$20, max.\$1,500) + SWIFT charge (\$10) + correspondent bank charge	Issuance of L/C: 0.4% - 0.8% of the amount (min. \$50, max.\$2,500)	In UZS: free of charge for payment of wages, benefits	合併銀行
		For payments in USD: 0.1% of the amount + SWIFT charge (\$10)			In USD: 2% of the amount (min.\$5)	
20	Private Joint Stock Bank "Trustbank"	For payments in UZS: 0.7%-1% of the amount + 0.5% of minimum monthly wage for each payment document	For ordinary transfers: 0.2% (BEN/SHA) (min \$20, max \$800) or 0.25% (OUR) (min \$25, max \$1,000)	Issuance of L/C: 0.3% of the amount (min \$150, max 3,000)	In UZS: free of charge	民間銀行
		For payments in USD: - \$5 for payments for air tickets and hotel rooms; - \$25 in other cases.	For contract advance payments: 0.5% of transfer amount (min \$25) + SWIFT charge + corr. bank charge	Issuance of Guarantee: as per agreement	In USD : min.\$10 (for legal entities)	
21	Private Joint Stock Commercial Bank "Turkiston"	For payments in UZS: 0.8% of the amount	For ordinary transfers: 0.2% (min \$20, max \$500) For urgent transfers: 0.3% (min \$50, max \$1,500)	Issuance & increase of L/C: 0.4%-0.8% of the amount (min. \$50, max. \$2,500)	In UZS: free of charge for legal entities	民間銀行
		For payments in USD: 0.1% of the amount (min. \$20) + SWIFT charge (\$20)	+ SWIFT charge (\$20) +corr.bank charge (\$20)	Issuance of Guarantee: as per agreement	In USD: - free of charge if amount was deposited in cash	

#	サービス料金					銀行 形態
	銀行名	国内支払い	国際支払い	信用状発行と支払保証	現金引出	
22	Private Joint Stock Commercial Bank "Davrbank" (Bank name means: Epoch)	<p><u>For payments in UZS:</u> 0.25% + UZS 1,000 for each transfer application (delivered by hand)</p> <p><u>For payments in USD :</u> \$10 if external transfer is made to another organization \$20 if external transfer is made to account of the same client company in another bank.</p>	<p><u>For ordinary payments:</u> 0.2% (min. \$30, max \$300)</p> <p><u>For immediate payments:</u> 0.25% (min. \$100)</p> <p><u>For contract advance payments:</u> 0.8% (min. \$100)</p> <p>+ SWIFT charge + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.2% of the amount (per quarter) (min. \$100 and max. \$1,000) + SWIFT charge</p> <p><u>Issuance of Guarantee:</u> as per agreement <u>Modification of terms of Guarantee:</u> \$100 + SWIFT charge</p>	<p><u>In UZS :</u> free of charge</p> <p><u>In USD :</u> 1% of the amount (min. \$1)</p>	民間銀行
23	Private Joint Stock Commercial Bank "Universalbank"	<p><u>For payments in UZS:</u> - 0.2% - 1% of the amount for legal entities; - 0.3% - 1% for individual entrepreneurs</p> <p><u>For payments in USD:</u> - \$10 + SWIFT charge (\$10) in case of transfer to a client's account in another bank; - SWIFT charge (\$10) in other cases.</p>	<p><u>For ordinary payments:</u> 0.2% of transfer amount (min. \$20)</p> <p><u>For contract advance payments:</u> 1% (min.\$100)</p> <p>+ SWIFT charge (\$10) + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.3% of the amount (per quarter or its part) (min.\$100 and max.\$1,000) + SWIFT charge (\$10) + correspondent bank charge</p>	<p><u>In UZS:</u> 1% of the amount</p> <p><u>In USD:</u> - free of charge if amount was deposited in cash; - 1% (min. \$5) if amount received via bank transfer</p>	
24	Private Joint Stock Commercial Bank "Ravnaq-bank" (Bank name means: Development bank)	<p><u>For payments in UZS:</u> -UZS 2,000 for processing of payment document delivered by hand; - UZS 1,000 for processing of document received via Internet-banking system.</p> <p><u>For payments in USD:</u> - SWIFT charge (\$20); - in case of closing account: \$50 + SWIFT charge (\$20) + correspondent bank charge</p>	<p><u>For ordinary payments:</u> 0.2% (min. \$25, max. \$1,000)</p> <p><u>For contract advance payments:</u> 1% (min. \$100)</p> <p>+ SWIFT charge (\$20) + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.2% of the amount (per every quarter or its part) (min. \$100, max. \$1,000) + SWIFT charge (\$20)</p> <p><u>Issuance of Guarantee:</u> as per agreement</p>	<p><u>UZS:</u> - free of charge for payment of wages, benefits, and within the deposited cash receipts of a client; -1% in other cases.</p> <p><u>In USD:</u> 2% (min. \$5) (cash withdrawal is limited to travel expenses)</p>	
25	Private Joint Stock Commercial Bank "Hi-Tech Bank"	<p><u>For payments in UZS:</u> 0.3% - 0.8% + UZS 1,000 for each transfer application</p>	<p>0.5% of the amount (max. \$500)</p> <p>+ SWIFT charge + correspondent bank charge</p>	<p><u>Issuance of L/C:</u> 0.5% of the amount (min. \$250) (per every quarter)</p> <p><u>Issuance of Guarantee:</u> For guarantee without engagement: \$100</p>	<p><u>In UZS:</u> free of charge for legal entities</p> <p><u>In USD:</u> 5% of the amount (min. \$5)</p>	
26	Private Joint Stock Commercial Bank "Orient Finans"	<p><u>For payments in UZS:</u> 0.5%-0.6% of transfer amount (min. UZS 1,000)</p> <p><u>For payments in USD:</u> 0.1% of the transfer amount (min.\$20) + SWIFT charge (\$20)</p>	<p><u>For ordinary transfers:</u> 0.25% (min.\$20)</p> <p><u>For urgent transfers:</u> 0.25% (min \$20)</p> <p>+ SWIFT charge (\$40) + correspondent bank charge (\$25)</p>	<p><u>Issuance of L/C:</u> 0.5% of the amount (min.\$100, max.\$2,000) <u>Payment by a L/C:</u> 0.25% of the amount (min.\$20, max.\$1,000)</p> <p><u>Issuance of Guarantee:</u> as per agreement</p>	<p><u>In UZS:</u> free of charge for payment of wages and compensation</p>	
27	Private Joint Stock Commercial "Madad Invest Bank" (Bank name means: Support to Investments)	n/a	n/a	n/a	n/a	

表 4: 所有者 (主要株主)

#	銀行名	所有者 (主要株主)	保有率 (%)	備考	銀行形態
1	National Bank for Foreign Economic Activity of Uzbekistan (NBU)	Cabinet of Ministers of Uzbekistan	100.00		国有銀行
2	Joint Stock Commercial Xalq Bank of Uzbekistan (Bank name means: People's bank)	Ministry of Finance of Uzbekistan	51.0		
		Central Bank of Uzbekistan	49.0		
3	State Joint Stock Commercial Bank "Asaka"	Ministry of Finance of Uzbekistan	54.14		
		JSC "UzAvtoSanoat" (association of automotive industry)	12.94		
		Fund for Reconstruction and Development of Uzbekistan	12.93		
		JSC "Almalyk Mining and Metallurgical Combine"	6.10		
		Unitary enterprise "Bukhara petroleum refinery"	5.46		
		JSC "Navoi Mining and Metallurgical Combine"	2.34		
		State Joint Stock Railway Company "Uzbekiston Temir Yullari"	2.29		
		Other legal entities	3.8		
4	Joint Stock Commercial Bank "Savdogar bank" (Bank name means: Trader)	JSC "Astrata AG" (Switzerland)	25.82		
		All Americas International, Inc. (USA)	20.16		
		Joint Venture JSC "Khorazm Shakar" (sugar factory)	23.10		
		Kito Investments PTE. LTD. (Singapore)	13.85		
		"Samarqand Choy Qadoqlash Fabrikasi" LLC	5.45		
		Joint Venture JSC "Shakar Investment"	3.54		
		Investors association "Ilk-Plyus"	3.21		
		JV "ArduS" LLC	2.01		
		Others, including individuals	2.86		
5	Joint Stock Commercial Bank "Hamkorbank" (Bank name means: Partner)	Mr. Ibragimov	21.0	The shareholding structure dispersed over 1,941 shareholders, of which 61% are individuals	
		International Finance Corporation (IFC, member of WB Group)	15.0		
		Dutch Entrepreneurial Development Bank (FMO)	15.0		
		Others	49.0		
6	Joint Stock Company "KDB Bank Uzbekistan"	Korea Development Bank (South Korea)	86.32		
		National Bank for Foreign Economic Activity of Uzbekistan	10.31		
		"Turonbank" (Uzbekistan)	3.37		
7	Joint Stock Company "UTBANK" (Uzbek-Turkish bank)	Joint Stock Commercial "Agrobank" (Uzbekistan)	50.00		
		T.C. Ziraat Bankasi A.S. (Turkey)	49.98	One of the biggest state owned banks in Turkey	
		Ziraat Bank International AG (Germany)	0.02	Subsidiary of T.C. Ziraat Bankasi A.S.	
8	Branch of Saderat Bank of Iran in Tashkent	Bank Saderat Iran	100.0	Iranian multinational banking and financial services company headquartered in Tehran	外国銀行
9	Joint Stock Commercial Mortgage Bank "Ipoteka-bank" (Bank name means: Mortgage bank)	"UzGazOil" LLC (gas filling stations)	25.0		
		Ministry of Finance of Uzbekistan	21.0		
		"UzTransGaz" (transportation of gas)	7.0		
		JSC "UzMetKombinat" ("Uzbek metallurgical plant")	7.0		
		State Joint Stock Railway Company "Uzbekiston Temir Yullari"	7.0		
		JSC "Almalyk Mining and Metallurgical Combine"	5.0		
		"Chinobod neft bazasi" (oil tank farm)	4.0		
		JSC "Uzbekenergo" (electricity related companies)	4.0		
		Municipal company	3.0		
		Insurance company "UzAgroSugurta"	3.0		
		Insurance company "Kafolat"	1.0		
		Other legal entities	8.0		
		Persons	5.0		

#	銀行名	所有者（主要株主）	保有率（%）	備考	銀行形態
10	Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank"	Fund for Reconstruction and Development of Uzbekistan	48.11		
		Ministry of Finance of Uzbekistan	16.22		
		JSC "UzTransGaz" (transportation of gas)	7.72		
		"Pharmed" LLC	3.08		
		Other legal entities	23.89		
		Individuals	0.98		
11	Joint Stock Commercial Bank "Agrobank"	Ministry of Finance of Uzbekistan	60.08		
		JSC "UzPakhtaSanoat" (cotton production)	12.37		
		Fund for Reconstruction and Development of Uzbekistan	6.04		
		JSC "UzKimyoSanoat" (association of chemical companies)	2.85		
		Foreign trade companies of the Ministry of foreign economic relations, investment & trade	3.32		
		JSC "UzDonMakhsulot" (bread, cereal products)	2.73		
		Other private shareholders	12.61		
12	Joint Stock Commercial Bank "Qishloq qurilish bank" (Bank name means: Village construction bank)	Ministry of Finance of Uzbekistan	76.8		
		Fund for Reconstruction and Development of Uzbekistan	11.9		
		JSC "UzDonMakhsulot" (bread, cereal products)	2.0		
		State Joint Stock Railway Company "Uzbekiston Temir Yullari"	2.0		
		"UzbekInvest" National Export & Import Insurance Company	1.1		
		Others	6.2		
13	Joint Stock Commercial Bank "Turonbank"	Main shareholders:			
		State Committee for assistance to privatized enterprises and development of competition	63.15		
		JV "Zikos Invest" LLC	4.48		
		"Rugged Steel LTD"	3.67		
		Specialized association "UzSuvEnergo"	3.52		
		"Prosperity Investment LTD"	1.82		
		"Prime Industries Group LTD"	1.41		
		"UzAgroSugurta" insurance company	1.2		
		Total main shareholders :	79.25		
14	Joint Stock Commercial Bank "Mikrokreditbank"	Ministry of Finance of Uzbekistan	58.6		
		Central Bank of Uzbekistan	23.7		
		"NeftGazDepozit " LLC (oil&gas)	2.8		
		National Bank for Foreign Economic Activity of Uzbekistan	2.1		
		JSC" UzbekTeleKom" (national telecommunications company)	1.8		
		Joint stock commercial bank "Asaka"	1.5		
		Joint stock commercial bank "Uzbek Industrial and Construction Bank"	1.4		
		"UzbekInvest" insurance company	1.2		
		Others (legal entities and individuals with stake below 1%)	6.8		
15	Joint Stock Commercial "Aloqabank" (Bank name means: Communications' bank)	State unitary enterprise "Centre for electromagnetic compatibility"	21.43	As of May 2017, 47.5% state-owned stake in the bank is offered for sale for US\$38 million.	
		Fund for the Development of Information and Communication technologies	21.43		
		JSC "UzbekTeleKom" (national telecommunications company)	19.03		
		Tashkent State University of Information Technologies	6.48		
		"Alskom" insurance company	6.11		
		"Mekhnat Pivo" LLC (brewery)	4.77		
		Ministry for Development of Information Technologies and Communications of Uzbekistan	2.71		
		Center of a radio communication, broadcasting and television	2.42		
		"Mekhnat" agricultural limited liability company	2.17		
		Other shareholders	13.44		

合併銀行

#	銀行名	所有者（主要株主）	保有率（%）	備考	銀行形態	
16	Joint Stock Innovation Commercial Bank "Ipak Yuli" (Bank name means: Silk Road)	Legal entities	86.04			
		Individuals	13.96			
		Main shareholders:				
		"UzbekInvest" National Export & Import Insurance Company	13.49			
		Asian Development Bank	13.45			
		JSC "Zamon Plus Sarmoya" (investment activities)	13.03			
		Insurance company "Alfa Invest" LLC	12.99			
		JSC "Kafolat insurance company"	11.39			
		"Mebel-Invest Group" LLC	6.98			
		"Techno Mart" LLC	3.22			
		BV "ACC Business Creation" (Netherlands)	1.56			
		Universal leasing company "Baraka" LLC	1.43			
		Total main shareholders	77.54			
17	Joint Stock Commercial Bank "Kapitalbank"	Legal entities	70.1			
		Persons	29.9			
		Main shareholders:				
		JSC "Kapital Sugurta" (insurance)	18.7			
		"Optima Leasing" LLC	7.7			
		"Expert Leasing Group" LLC	7.4			
		"Artum Leasing Group" LLC	7.3			
		"Tash Avto Ijara" LLC	6.8			
		"Leasing Group" LLC	5.8			
		Total main shareholders	53.7			
		Others	46.3			
18	Joint Stock Commercial Bank "Asia Alliance Bank"	Main shareholders :		A 100% subsidiary of the bank		
		GOR INVESTMENT LTD. (Great Britain)	<i>more than 20%</i>			
		Subsidiary "Absolut Leasing" LLC	3.32			
		Mr. Mkrtychyan O.L.	17.72			
		Mr. Djurayev A.	10.57			
		Mr. Abdurayimov B.	9.56			
		Mr. Alimov A.	9.56			
		Mr. Kasimov A.-S.	9.56			
		Total main shareholders	80.29			
		Others				
19	Joint Stock Commercial Bank "Invest Finance Bank"	Legal entities (6)				
		Swiss Capital International Group AG (Switzerland)	20.0%			
		"Prestij Rielt" LLC	15.7%			
		"AgroPlastImpEks" LLC	14.05%			
		"Broker Investment" LLC	8.26%			
		"Real Plast Servis" LLC	5.73%			
		JV JSC "Alfa Group"	2.66%			
		Individuals (7)				33.60%
		Mr. Mamadjanov Fakhritdin	19.92%			
Other persons	13.68%					
20	Private Joint Stock Bank "Trustbank"	Legal entities				
		"Presystem Universal" Co. Ltd.	39.83			
		JV "Diminur Group"	19.13			
		"Anis Biznes Plus" Co.Ltd.	17.12			
		Other legal entities	2.67			
		Individuals	0.91			
		Mr. Sharipov Tokhir	60.17			
21	Private Joint Stock Commercial Bank "Turkiston"	"Med. Leasing" Ltd. (financial leasing)	23.3			
		"Al Ishonch Invest" Ltd. (wholesale of computer equipment)	19			
		"Absolution –AYKK" Ltd.	10			
		Individuals	7			
22	Private Joint Stock Commercial Bank "Davrbank" (Bank name means: Epoch)	Individuals (13 persons)	64			
			100.00			
23	Private Joint Stock Commercial Bank "Universalbank"	Legal entities				
		"Orient Capital Management" LLC	48.04			
		"Triumph Finans" LLC				
		"Orange media" LLC				
		"Germilea LLC" foreign enterprise				
Individuals	51.96					

合併銀行

民間銀行

#	銀行名	所有者（主要株主）	保有率（%）	備考	銀行形態	
24	Private Joint Stock Commercial Bank "Ravnaq-bank" (Bank name means: Development bank)	Legal entities (15)	45.0		民間銀行	
		"Agroservis Group" LLC	12.7	Providing agricultural products for industrial purposes		
		"AQUILA" Shipping & Shipmanagement, GmbH (Austria)	6.7	Shipping company		
		"SadafPlast Service" LLC	6.4	Wholesale trade		
		"Sharq Guzar Service" LLC	6.4	Restaurant		
		"Intran-Service" LLC	3.9	Gas-filling stations		
		"MarkazSavdo Invest" LLC	3.8	Wholesale trade		
		Other legal entities	5.0			
		Individuals (96)	55.0			
25	Private Joint Stock Commercial Bank "Hi-Tech Bank"	Legal entities	43.0		民間銀行	
		Individuals	57.0			
		Main shareholders :				
		"USDIAL" LLC (production of reinforced concrete structures)	23			
		"O'zBMZ" LLC (production of ferrous, non-ferrous metals, export of cabling and wiring products)	20			
		Total main shareholders	43			
26	Private Joint Stock Commercial Bank "Orient Finans"	Main shareholders :			民間銀行	
		Mr. Mirzayev Payzullajon	14.9			
		Mr. Polatov Saken	14.9			
		Mr. Pulatov Dilmurod	14.9			
		Mt. Umarov Oybek	14.9			
		Total main shareholders	59.6			
27	Private Joint Stock Commercial "Madad Invest Bank" (Bank name means: Support to Investments)	Legal entities (6)	49.0		民間銀行	
		Persons (96)	51.0			
		Main shareholders:				
		Mr. Yuldashev Muminjon	18.9			
		Royal Thai Group Co., Ltd.	15.4			
		"Quvasoy ta'mir qurilish" LLC	9.8			
		"Fergana-vibropress-tensil" LLC	8.0			
		"Djuydam ta'mirchi" LLC	7.3			
		Total main shareholders	59.4			

表 5: 顧 客

#	顧 客					銀行 形態	
	銀 行 名	顧客数 (単位 : 1,000)		顧客の構成 全体に占める割合 (%)			主 要 顧 客
1	National Bank for Foreign Economic Activity	Total quantity	3,650	n/a		JSC "Navoi Mining and Metallurgical Combine" (Mining)	国 有 銀 行
		private customers	3,500			State Joint Stock Railway Company "Uzbekiston Temir Yullari" (Railway Company)	
		companies	150			NAC "Uzbekiston Havo Yullari" (national airway company)	
						Joint venture JSC "UzBAT A.O." (British American Tobacco)	
						"Lotte Tashkent hotel" ("Tashkent Palace New" LLC)	
						JV JSC "Uzbek Leasing International" (leasing)	
						JSC "Dori-Darmon" (trading in medicines)	
						"Asklepiy" (distribution of pharmaceuticals)	
						Publishing and Printing Joint Stock Company "SHARQ"	
						JSC "Urganch Yog-Moy" (production of fats and oils)	
						"International Hotel Tashkent" (State enterprise "Interservis")	
2	Joint Stock Commercial Xalq Bank of Uzbekistan (Bank name means: People's bank)	Total quantity	n/a	n/a		JV "UzPayNet" LLC (payment services)	
		private customers	n/a			"INGO-Uzbekistan" insurance company	
		companies	n/a			Insurance company "Xalq Sugurta"	
						"Sharq Darmon" LLC (pharmaceuticals)	
3	State Joint Stock Commercial Bank "Asaka"	Total quantity	1,946.3	n/a		JSC "UzAvtoSanoat" (association of automotive industry)	
		private customers	1,903.9			JV "General Motors Uzbekistan"	
		companies	42.4			JV "GM Powertrain Uzbekistan"	
						JV "MAN Auto-Uzbekistan" LLC (automotive industry)	
						"Samarkand Avtomobil Zavodi" LLC (automotive industry)	
						JV JSC "Hermes Petrol Systems" (fuel filling stations)	
						JSC "Foton" (electronic products)	
4	Joint Stock Commercial Bank "Savdogar bank" (Bank name means: Trader)	Total quantity	176.0	n/a		Joint Venture JSC "Khorazm Shakar" (sugar factory)	
		private customers	n/a			Foreign enterprise "Angren shakar" LLC (sugar factory)	
		companies	n/a			JSC "Toshkent Univermagi" (supermarket)	
5	Joint Stock Commercial Bank "Hamkorbank" (Bank name means: Partner)	Total quantity	1,040	SMEs	53	JSC "AkhangaranTsement" (production of cement, subsidiary of Russian "Eurocement")	外 国 銀 行
		private customers	1,000	Companies	33	JSC "BekabadTsement" (production of cement)	
		companies	40	Individuals	14	JSC "QizilqumTsement" (production of cement)	
						Foreign enterprise "COSCOM" LLC (cellular company, TM "Ucell")	
						JSC "Kokand Mechanical Plant"	
						JSC "Shohrud" (production of vine, liquors)	
						"Hamkor Sug'urta" LLC (insurance services)	
						Agency "KonsAuditInform" LLC (auditing services)	
6	Joint Stock Company "KDB Bank Uzbekistan"	Total quantity	28	n/a		Uzbek-Korean JV "Uz-Kor Gas Chemical" LLC (operator of Ustyurt gas chemical complex)	
		private customers	27			"Lukoil Uzbekistan Operating Company" LLC (extraction of gas)	
		Companies	1			Uzbek-Chinese JV "Asia Trans Gas" (operator of Uzbekistan-China natural gas pipeline)	
						JV "Nestle Uzbekistan" LLC (food products)	
						Foreign enterprise "Daewoo Textile Fergana" LLC (textile factory)	
						Foreign Enterprise "Daewoo Textile Bukhara" LLC (textile factory)	
						Foreign enterprise "Alkim Textile" LLC	
						JV JSC "AndijanKabel" (production of cables)	
						JSC "Insurance company Kafolat" (insurance)	

#	顧客					銀行形態
	銀行名	顧客数 (単位 : 1,000)		顧客の構成 全体に占める割合 (%)		
7	Joint Stock Company "UTBANK" (Uzbek-Turkish bank)	Total quantity	n/a	n/a		JV "Tashkent Pipe Plant" (pipes)
		private customers	n/a			Foreign enterprise "Bayteks Ticaret" LLC (cotton yarn, ready-made cloths)
		companies	0.5			"Wyndham Tashkent" Hotel (JV "Ipak Yo'li Turizm Invest" LLC)
						Rep. office "Calik Enerji Sanayi ve Ticaret F.S" Rep. office "Turkish Airlines" (sales of air tickets)
8	Branch of Saderat Bank of Iran in Tashkent	Total quantity	n/a	n/a		Embassy of Iran in Uzbekistan
		private customers	n/a			Pharmaceutical company "Pharm Abidi Int" LLC
		companies	n/a			Representative office of "Iran Air" (sales of air tickets)
9	Joint Stock Commercial Mortgage Bank "Ipoteka-bank"	Total quantity	2,088.5	n/a		State Tax Committee of Uzbekistan
		private customers	2,000			JSC "Almalyk Mining and Metallurgical Combine"
		companies	88.5			"UzVinPromHolding" holding company (production of alcoholic drinks)
						JSC "UzMetKombinat" (metallurgical plant) JV "Inzim-Tex" LLC (manufacturing of wearing apparel) JSC "IssiqlikElektrLoyiha" (design of thermal power stations)
10	Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank "	Total quantity	1,040	n/a		JSC "UzTransGaz" (transportation of gas)
		private customers	1,000			JSC "ToshShaharTransKhizmat" (conveyance of passengers)
		companies	40			JSC "Ammofos-Maxam" (chemicals)
						Unitary enterprise "Fergana Oil Refinery Plant"
						Joint Venture JSC "Uzkabel" (cabling and wiring products)
						JSC "FerganaAzot" (production of fertilizers)
						JSC "NavoiAzot" (production of fertilizers)
						JSC "SovPlastItal" (plastic products)
						JSC "QuqonSpir" (production of potable ethanol)
						"Ramada Tashkent" Hotel ("Sunshine Turon International Ltd. ") "Miran International" Hotel
11	Joint Stock Commercial Bank "Agrobank"	Total quantity	3,463.5	Agriculture	47%	JSC "UzPakhtaSanoant" (cotton production)
		private customers	3,240.7	SMEs	33%	JSC "UzDonMakhsulot" (bread, cereal products)
		companies	222.7	Trade	3%	"UzPakhtaSanoatExport" holding company (export of cotton fiber)
				Budgetary organizations	2%	JSC "UzKimyoSanoat" (association of chemical companies)
				Others	15%	JSC "Kvarts" (glass factory)
						Subsidiary "UzMashLizing" LLC (leasing company)
						JSC "UzAgroSugurta" (insurance company)
						JSC "UzAgroLizing" (leasing company) Cotton gin plants across Uzbekistan
12	Joint Stock Commercial Bank "Qishloq qurilish bank" (Bank name means: Village construction bank)	Total quantity	592.0	n/a		JV "Lazzat Karamel" LLC (confectionery)
		private customers	n/a			JSC "BioKimyo" (production of ethyl alcohol)
		companies	n/a			JSC "Yoggar" (production of vegetable oil)
						"Inter Investment Consulting" LLC (consultancy) JSC "Alliance-Leasing" (leasing company) "Toshkent suv ta'minoti" subsidiary (water supply to economic entities in Tashkent)
13	Joint Stock Commercial Bank "Turonbank"	Total quantity	296	Small business	37.6%	Ministry of Agriculture and Water Resources
		private customers	276	Trade	27.3%	Ministry of Justice of Uzbekistan
		companies	20	Agriculture	14.4%	Foreign enterprise "Peng Sheng LTD" (consumer goods)
				Construction & Industry	7.6%	Foreign enterprise "Nokia Solutions and networks Tashkent LTD" (telecommunications)
						Foreign enterprise "ZTE Corporation LTD"
						Foreign enterprise "ZTE Investment LTD" Representative office "Eriell" (oil & gas) Foreign enterprise "Synecta Central Asia LTD"

外国銀行

合弁銀行

#	顧 客					銀行 形態
	銀行名	顧客数 (単位 : 1,000)		顧客の構成 全体に占める割合 (%)		
14	Joint Stock Commercial Bank "Mikrokreditbank" (Bank name means: Microcredits' bank)	Total quantity	337.0	n/a		Majority of clients of the bank are small businesses and individual entrepreneurs
		private customers	n/a			Rural Restructuring Agency under Ministry of Agriculture and Water Resources of Uzbekistan
		companies	n/a			JSC "Navoi AgroKimyoHimoya" (agrochemical company)
15	Joint Stock Commercial "Aloqabank" (Bank name means: Communications' bank)	Total quantity	333.57	n/a		Main clients: communications related companies
		private customers	318.29			JSC "Uzbekiston pochta" ("Uzbekistan Post")
		private entrepreneurs	6.60			JSC "UzbekTeleKom" (national telecommunications company)
		companies	8.68			State unitary enterprise "Center of a Radio Communication, Broadcasting and Television" (owner of "UMS" cellular company)
						State unitary enterprise "UzInfoCom"
16	Joint Stock Innovation Commercial Bank "Ipak Yuli" (Bank name means: Silk Road)	Total quantity	n/a	Industry	45%	JSC "Republican Stock Exchange "Toshkent"
		private customers	n/a	Trade	20%	JSC "Uzbek YengilSanoat" (association of textile companies)
		companies	21.65	Services	12%	Uzbek-German JV JSC "Deutsche Kabel AG Taschkent" (cabling and wiring products)
						JV "Buzton" (telephone company, TM "Beeline Uzbekistan")
						JSC "Urta Osiyo Trans" (transportation company)
						JSC "Uchqurgon - Yog" (production of sunflower/cottonseed oil)
						JSC "Zamon Plus Sarmoya" (investment activities)
						JSC "UzbekErgoTamir" (repair of power equipment)
						"Uzreport" LLC news agency
17	Joint Stock Commercial Bank "Kapitalbank"	Total quantity	n/a	n/a		"UNITEL" LLC (cellular company, TM Beeline)
		private customers	n/a			Foreign enterprise "COSCOM" LLC (cellular company, TM "Ucell")
		companies	12			JSC "QuvasayTsement" (production of cement)
						JSC "Republic Universal Agro-Industrial Exchange" (exchange activities)
						Subsidiary company "Nika Pharm" (production of medicines)
						"UZTEX Group" (cotton yarn, fabric, knitted goods, hosiery)
						Foreign enterprise "Bultex Eurostar" LLC (knitted cloth)
						JSC "Kvarts" (glass factory)
18	Joint Stock Commercial Bank "Asia Alliance Bank"	Total quantity	116.1	n/a		"Carlsberg Uzbekistan" LLC (brewery)
		private customers	113			Joint Venture "Coca-Cola Ichimligi Uzbekiston, Ltd." (carbonated beverages)
		companies	3.1			Joint Venture "BukhoroGips" (joint venture of Knauf International GmbH) (production of Knauf-boards and dry mixtures)
						State unitary enterprise "Tashkent International Airport"
				JSC "Chirchik transformator zavodi" ("Chirchik transformer works")		
				JSC "UzTemirYulKonteyner" (container operator of Uzbek railways)		
				JSC "Toshkent Yog-Moy Kombinati" (vegetable oil)		
19	Joint Stock Commercial Bank "Invest Finance Bank"	Total quantity	244.07	n/a		JV "UZTEX Chirchik" LLC (cotton goods)
		private customers	234.50			JV "Eurotex Global" LLC (textiles)
		companies	9.57			JV "Zenit Electronics" LLC
						JV "Ekopen" LLC (PVC window profiles)
						"Radisson BLU Tashkent" Hotel
						JSC "Quqon Yog-Moy" (vegetable oil)
						"Pharmed" LLC

合弁銀行

#	顧 客					銀行形態
	銀行名	顧客数 (単位 : 1,000)		顧客の構成 全体に占める割合 (%)		
20	Private Joint Stock Bank "Trustbank"	Total quantity	223.1	n/a		State Statistics Committee of Uzbekistan
		private customers	212.2			JSC "Uzbek Commodity Exchange"
		companies	10.9			JSC with foreign investments "ToshkentVino Kombinati" (production of alcoholic drinks)
						JSC "UzElektroApparat-ElectroShield" (electrical products)
				JV "Intersok" LLC (juices)		
21	Private Joint Stock Commercial Bank "Turkiston"	Total quantity	9.18	n/a		
		private customers	n/a			
		companies	n/a			
22	Private Joint Stock Commercial Bank "Davrbank" (Bank name means: Epoch)	Total quantity	36.86	n/a		Chamber of Commerce and Industry of Uzbekistan
		private customers	28.87			State Committee of Land Resources, Geodesy and Cadastré
		companies	7.99			Uzbekistan Fencing Federation
						Uzbekistan Boxing Federation
						Agency of Automobile and River Transportation
						Uzbekistan Locomotive Depot with branches
						"Energota'mir" JSC
						Electric-montage train #1
						"Uzoilgazinformatika" JSC
						Armed Safeguard Department of State Joint Stock Railway Company "Uzbekiston Temir Yullari"
23	Private Joint Stock Commercial Bank "Universalbank"	Total quantity	45.46	n/a		"Quyuv Mekhanika Zavodi" (repair of freight cars; casting and mechanical plant)
		private customers	39.85			"POSCO Engineering & Construction - Uzbekistan" LLC (construction work)
		Individual entrepreneurs	2.25			Representative office "Toyota Tsusho Corporation" (trading)
		companies	3.36			"Universal Sugurta" insurance company
24	Private Joint Stock Commercial Bank "Ravnaq-bank" (Bank name means: Development bank)	Total quantity	16.49	Private companies	78%	National institute UzTyazhNefteGazKhimProekt" (design institute for oil&gas, chemical and heavy industry)
		private customers	15.54	Individual entrepreneurs	13%	JSC "Republic Center for Exhibition and Fair Trade of Consumer Goods" (exhibition center)
		companies	0.95	Enterprises with foreign capital	4%	
				Non-profit organizations	3%	
				State organizations	1%	
				Non-bank financial institutions	1%	
25	Private Joint Stock Commercial Bank "Hi-Tech Bank"	Total quantity	0.77	n/a		Majority of clients are small and medium enterprises
		private customers	-			"Anteks Group" (cotton yarn)
		companies	0.77			"Prima Global Tekstil" LLC (textiles)
26	Private Joint Stock Commercial Bank "Orient Finans"	Total quantity	128.6	n/a		"Bukhara Oil Refining Plant"
		private customers	126			"Fergana Oil Refining Plant"
		companies	2.6			JSC "UzOilProduct"
						JSC "UzbekOilGasMining"
						Foreign enterprise "ToshElectroApparat" LLC
						Tashkent Wagon Repairing Plant
						Unitary enterprise "Tashkent Metro"
						"Korzinka" supermarkets
						"Makro" supermarkets
						JSC "Karbonat" (mining)
27	Private Joint Stock Commercial "Madad Invest Bank" (Bank name means: Support to Investments)	Total quantity	n/a	n/a		
		private customers	n/a			
		companies	n/a			

民間銀行

表 6: 国家格付け機関"Ahbor-Reyting"による銀行の信用格付け

№	銀行名	信用格付け	格付け見直し	更新日	銀行形態
1	National Bank for Foreign Economic Activity	Rating is not assigned by "Ahbor-Reyting"			国有銀行
2	Joint Stock Commercial Xalq Bank of Uzbekistan (Bank name means: People's bank)	uzA	Stable	November 2016	
3	State Joint Stock Commercial Bank "Asaka"	uzA+	Stable	October 2016	
4	Joint Stock Commercial Bank with Foreign Capital "Savdogar" (Bank name means: Trader)	uzA	Stable	October 2016	外国銀行
5	Joint Stock Commercial Bank with Foreign Capital "Hamkorbank" (Bank name means: Partner)	Rating is not assigned by "Ahbor-Reyting"			
6	Joint Stock Company "KDB Bank Uzbekistan"	uzA+	Stable	December 2016	
7	Joint Stock Company "UTBANK" (Uzbek-Turkish bank)	uzA	Stable	November 2016	
8	Branch of Saderat Bank of Iran in Tashkent	Rating is not assigned by "Ahbor-Reyting"			
9	Joint Stock Commercial Mortgage Bank "Ipoteka-bank"	uzA+	Stable	December 2016	合弁銀行
10	Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank"	uzA+	Stable	November 2016	
11	Joint Stock Commercial Bank "Agrobank"	uzA+	Stable	December 2016	
12	Joint Stock Commercial Bank "Qishloq qurilish bank" (Bank name means: Village construction bank)	uzA+	Stable	December 2016	
13	Joint Stock Commercial Bank "Turonbank"	uzA	Stable	November 2016	
14	Joint Stock Commercial Bank "Mikrokreditbank"	uzA	Stable	November 2016	
15	Joint Stock Commercial "Aloqabank" (Bank name means: "Communications' bank")	uzA+	Stable	November 2016	
16	Joint Stock Innovation Commercial Bank "Ipak Yuli" (Bank name means: Silk Road)	uzA+	Stable	October 2016	
17	Joint Stock Commercial Bank "Kapitalbank"	uzA	Stable	December 2016	
18	Joint Stock Commercial Bank "Asia Alliance Bank"	uzA+	Stable	November 2016	
19	Joint Stock Commercial Bank "Invest Finance Bank"	uzA	Stable	November 2016	民間銀行
20	Private Joint Stock Bank "Trustbank"	uzA+	Stable	November 2016	
21	Private Joint Stock Commercial Bank "Turkiston"	uzB++	Stable	November 2016	
22	Private Joint Stock Commercial Bank "Davrbank" (Bank name means: Epoch)	Rating is not assigned by "Ahbor-Reyting"			
23	Private Joint Stock Commercial Bank "Universalbank"	uzB	Stable	November 2016	
24	Private Joint Stock Commercial Bank "Ravnaq-bank" (Bank name means: Development bank)	uzB	Stable	December 2016	
25	Private Joint Stock Commercial Bank "Hi-Tech Bank"	uzB	Stable	December 2016	
26	Private Joint Stock Commercial Bank "Orient Finans"	uzA	Stable	October 2016	
27	Private Joint Stock Commercial "Madad Invest Bank"	Rating is not assigned by "Ahbor-Reyting"			

Please see rating tier definitions on the next page.

表 7: 信用力評価の定義

格付け	信用力評価の定義
UzA ++	全国規模での最高の信用格付け。債権者、預金者、投資家に対して適時に完全に金融上の義務を履行できる最高の能力を持っている。
UzA +	非常に高いレベルの信用力を表す。この格付けを持つ銀行は、債権者、預金者、投資家に対し、適時に完全に金融上の義務を履行できる高い能力を持っている。
UzA	信用リスクが低く、高いレベルの信用力をもつ。しかしながら上位ランクの銀行に比べ、商業的、資金的、経済的条件の変化により金融上の義務の履行にかなりの程度の影響が生じることもある。
UzB ++	十分な信用力がある。一般の銀行に比べて、金融上の義務を履行する高い能力を持っている。しかし、Aクラスの評価を持つ銀行に比べ、商業的、資金的、経済的条件の変化により、金融負債の支払い能力に影響を受けやすい。
UzB +	平均的な信用力を持つ。通常は適時に完全に金融上の義務を履行することができるが、高い評価を受けている銀行に比べると、信用力は金融・経済情勢の変化の影響を受けやすい。
UzB	平均的な信用力の格付け。適時に完全に金融上の義務を履行することができるが、安全性は限定的で、適時に支払いを続ける能力は良好なビジネス環境や経済状況に依存する。
UzC ++	相対的に信用力は低く、信用力改善の必要がある。適時に完全に金融上の義務を履行する能力は、ひとえに好調で安定した金融・経済状況に依存する。
UzC +	信用力は低いレベル。完全に金融上の義務を履行できるかは、ひとえにビジネス環境の持続的かつ良好な発展と経済状況に依存する。
UzC	信用力が非常に低いレベル。金融上の義務を履行する能力は、ビジネス環境の持続的かつ良好な発展と経済状況に全面的に依存する。
UzD	信用力があるとは言えないレベル。デフォルトや部分的な支払い不能の確率が非常に高い。

Source:
 "Ahbor-Reyting" national rating agency's website ahbor-reyting.uz



1. National Bank for Foreign Economic Activity of Uzbekistan
(Short name: NBU)



Table A

Address	101, Amir Temur street, Tashkent, 100084, Uzbekistan
Tel.	(+99871) 234 45 30
Fax	(+99871) 234 47 54
E-mail	info@central.nbu.uz ; webmaster@central.nbu.com
Web-site	www.nbu.com/en
Short-history	<p>National Bank for Foreign Economic Activity of the Republic of Uzbekistan was established on September 7, 1991 by the Degree of the President of Uzbekistan №UP-244 on the basis of local branch of VneshTorg bank of USSR.</p> <p>Management of the bank consists of the Council and the Board. The Council of the bank consists of the following members: the Minister of Finance (Chairman of the Council), representatives of the Central bank, Ministry of Economics, Agency for Foreign Economic Affairs, State property committee. The Board consists of the Chairman, his deputies and Senior Executive Directors.</p> <p>Government of the country committed to the bank responsible mission of integration of Uzbekistan in world finance markets, attraction of foreign investments, support export production, organization of international payments, providing wide range of banking services of high quality. National Bank of Uzbekistan is a state bank, property of the Republic of Uzbekistan.</p>
Branches and their address	93 branches and one subsidiary Asia-Invest Bank in Moscow, Russia.

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability (%)	Reliability (%)
2013	283.29	46.40	5,124.98	3,181.98	n/a	0.91%	5.5%
2014	257.54	47.21	5,296.89	3,416.99	n/a	0.89%	4.9%
2015	234.47	49.85	5,606.60	3,643.42	n/a	0.89%	4.2%
2016	n/a	n/a	6,397.23	3,983.39	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
6.4	Chairman of the board -	Mr. Kholmuradov Sukhrob	NBU, First Deputy Chairman (appointed as Chairman on March 2017)
	Deputy -	Mr. Matkarimov Ulugbek	(appointed in 2016)
	Deputy -	Mr. Saydullayev N.	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS:</u> -less than UZS10M: 0.8% -from UZS10M up to 50M: 0.6% -from UZS50M up to100M: 0.5% -more than UZS100M: 0.4%	0.2% (min \$30, max \$2000) + SWIFT charge + correspondent bank charge	<u>Issuance of L/C:</u> 1% of the amount (min. \$100, max. \$5,000)	<u>In UZS</u> : 1%
		<u>Issuance of Guarantee:</u> 0.1% (per quarter) <u>Guarantee servicing fee:</u> 1.43% per year for uncovered part	<u>In USD</u> : 2%

Table E

Owners	Shares %	Comments
Cabinet of Ministers of Uzbekistan	100.00	

* Data shown as of Jan. 2016

Table F

Clients			
Quantity (thousands) *		Structure	The biggest clients
Total quantity	3,650	n/a	JSC "Navoi Mining and Metallurgical Combine" (mining)
Private customers	3,500		State Joint Stock Railway Company "Uzbekiston Temir Yullari" (Railway Company)
Companies	150		NAC "Uzbekiston Havo Yullari" (national airway company)
			Joint venture JSC "UzBAT A.O." (British American Tobacco)
			"Lotte Tashkent hotel" ("Tashkent Palace New" LLC)
			JV JSC "Uzbek Leasing International" (leasing)
			JSC "Dori-Darmon" (trading in medicines)
			"Asklepiy" (distribution of pharmaceuticals)
			Publishing and Printing Joint Stock Company "SHARQ"
			JSC "Urganch Yog-Moy" (production of fats and oils)
			"International Hotel Tashkent" (State enterprise "Interservis")



XALQ BANKI

2. Joint Stock Commercial Xalq Bank of Uzbekistan

(Name means "People's bank")

Table A


Address	3, Amir Temur street, Tashkent, 100000, Uzbekistan	
Tel.	(+99871) 200 00 55	
Fax	(+99871) 120 17 03	
E-mail	info@xb.uz	
Web-site	www.xb.uz/eng/	
Short-history	<p>Former Soviet Savings bank, in 1995 was transformed into "People's Bank". Now is the largest retail bank of the country.</p> <p>In 2004 bank became responsible for the maintenance of additional Pension system. Since July 2017 the bank will be authorized to exclusively pay pensions and benefits throughout the country.</p>	
Branches	<p>197 branches, 24 mini-banks, 1072 savings and special cash departments, 182 international money transfer outlets. The bank has established subsidiary insurance company "Xalq Sugurta" and subsidiary investment company "Xalq Invest".</p>	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	93.44	18.36	1,231.6	668.29	n/a	1.5%	7.6%
2014	84.94	18.89	1,241.5	666.53	n/a	1.5%	6.8%
2015	90.39	44.41	1,275.8	670.19	n/a	3.5%	7.1%
2016	92.53	46.97	1,355.7	727.94	n/a	3.5%	6.8%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
11.96	Chairman of the board -	Mr. Abdullayev Abdurasul	
	First Deputy -	Mr. Normukhamedov Sardor	
	Deputy -	Mr. Annaklichev Sakhi	
	Deputy -	Mr. Atabayev Shukhrat	

* Data shown as of Jan. 2012

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS:</u> - not less than 0.4% of transfer amount - free of charge for transfer within the same branch of the bank	0.2% of the amount (min.\$15, max.\$500 + correspondent bank charge	<u>Issuance of L/C:</u> 0.5% of the amount (min. \$200, max. \$3,000)	<u>In UZS:</u> - free of charge for payment of wages, and for withdrawal within the amount of previously deposited cash; - 5% of the amount received via bank transfer for individual entrepreneurs
		<u>Issuance of Guarantee:</u> - 0.8% of the amount for covered 5% per year (min. \$500, max.\$1,000)	<u>In USD :</u> not less than 1% of the amount

Table E

Owners *	Shares %	Comments
Ministry of Finance of Uzbekistan	51.0	
Central Bank of Uzbekistan	49.0	

* Data shown as of Jan. 2017

Table F

Clients			
Quantity (thousands)		Structure (sector, % of total q-ty)	The biggest clients
Total quantity	n/a	n/a	JV "UzPayNet" LLC (payment services)
Private customers	n/a		"INGO-Uzbekistan" insurance company
Companies	n/a		Insurance company "Xalq Sugurta"
			"Sharq Darmon" LLC (pharmaceuticals)



3. State Joint Stock Commercial Bank "Asaka"

Table A

Address	3, Taras Shevchenko street, Tashkent, 100029, Uzbekistan
Tel.	(+99871) 120 81 15, 120 39 03
Fax	(+99871) 120 26 99
E-mail	office@asakabank.uz
Web-site	www.asakabank.uz/en/
Short-history	Established on November 7, 1995 as a Specialized State Joint Stock Commercial Bank to support development of automotive industry of Uzbekistan.
Branches	The bank has extensive network throughout Uzbekistan, which includes 26 branches, 83 mini-banks and 246 special service outlets.



Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	213.33	25.44	2,054.65	1,106.98	n/a	1.2%	10.4%
2014	222.37	31.63	2,168.77	1,137.43	n/a	1.5%	10.3%
2015	195.80	29.11	2,576.26	1,218.16	n/a	1.1%	7.6%
2016	n/a	n/a	3,233.29	1,626.33	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
2.7	Chairman of the board -	Mr. Mulladjanov Kakhramon	Advisor to Chairman of "Asaka" bank
	First deputy -	Mr. Kasimov Rustam	Head of department of Central Bank of Uzbekistan
	Deputy -	Mr. Norinboyev Oybek	Deputy Chairman of Joint stock commercial bank "Qishloq qurilish bank"

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal

For payments in UZS: 0.1%-0.6% depending on the amount: -up to UZS 5M : 0.6% -from UZS 5M up to 10M: 0.5% -from UZS 10M up to 50M: 0.4% -from UZS 50M up to 100M: 0.3% -from UZS 100M up to 200M: 0.2% -over UZS 200M : 0.1%	For ordinary transfers: 0.15% of the amount (min.\$30, max.\$2,000) For urgent transfers: 0.2% of the amount (min.\$40, max.\$5,000) + SWIFT charge (\$20) + correspondent bank charge (\$40)	Issuance & increase of L/C: free of charge Settlement services: 1% (for covered L/C); 3% or 6% (for uncovered L/C) of outstanding liabilities under L/C per annum	In UZS : free of charge (for payment of wages, bonuses)
For payments in USD: 0.05% of transfer amount (min.\$10, max.\$500)		Issuance and increase of Guarantee: 1% per annum	In USD : 1% of the amount (for legal entities)

Table E

Owners	Shares % *	Comments
Legal entities (13)	100	
Main shareholders		
Ministry of Finance of Uzbekistan	54.14	
JSC "UzAvtoSanoat" (automotive industry)	12.94	
Fund for Reconstruction and Development of Uzbekistan	12.93	
JSC "Almalyk Mining and Metallurgical Combine"	6.10	
Unitary enterprise "Bukhara petroleum refinery"	5.46	
JSC "Navoi Mining and Metallurgical Combine"	2.34	
State Joint Stock Railway Company "Uzbekiston Temir Yullari"	2.29	
Total main shareholders	96.2	

* Data shown as of Mar. 2016

Table F

Clients		
Quantity (thousands) *	Structure (sector, % of total q-ty)	The biggest clients
Total quantity	1,946.3	n/a
Private customers	1,903.9	
Companies	42.4	
		JSC "UzAvtoSanoat" (automotive industry)
		JV "General Motors Uzbekistan"
		JV "GM Powertrain Uzbekistan"
		JV "MAN Auto-Uzbekistan" LLC (automotive industry)
		"Samarkand Avtomobil Zavodi" LLC (automotive industry)
		JV JSC "Hermes Petrol Systems" (fuel filling stations)
		JSC "Foton" (electronic products)

* Data shown as of Mar. 2017

4. Joint Stock Commercial Bank with Foreign Capital "Savdogar"

(Bank name means: Trader)

Table A


Address	78, Sayid Baraka street, Tashkent, 100060, Uzbekistan	
Tel.	(+99871) 252 72 21	
Fax	(+99871) 254 19 91	
E-mail	info@savdogarbank.uz	
Web-site	www.savdogarbank.uz	
Short-history	<p>Founded in 1994 according to a Presidential Decree to service trade and commerce companies. In 1998 merged with "LegPromBank" (served textile industry) and in 2000 with "MevaSabzavotBank" (served agricultural companies).</p> <p>In June 2006 the bank was reorganized into Uzbek-German joint stock commercial bank "Savdogar". In 2012 new investor from Singapore has acquired a stake in the bank, which was consequently renamed in 2014 into Joint stock commercial bank with foreign capital "Savdogar".</p>	
Branches	21 branches. The bank has established an insurance company "Garant Insurance Group" LLC owning 100% stake in the subsidiary.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2014	19.63	7.08	185.18	137.05	n/a	3.8%	10.6%
2015	16.87	5.68	194.43	140.60	n/a	2.9%	8.7%
2016	n/a	n/a	187.01	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand)	Management		
	Position	Name	Previous job
n/a	Chairman of the board -	Mr. Mansurov Surat	
	First Deputy -	Mr. Tuychiyev Djaborkul	

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: 1% of transfer amount + UZS 1,000 for payment document	0.2% of the amount (min.\$50, max.\$500)	<u>Issuance of L/C</u> (depending on the amount): -up to \$1M : 0.75% (min.\$100) -from \$1M up to \$10M: 0.5%, -over \$10M: 0.25%.	<u>In USD</u> : 2% of the amount (cash withdrawal is limited to travel expenses)

Table E

Owners *	Shares %	Comments
JSC "Astrata AG" (Switzerland)	25.82	
All Americas International, Inc. (USA)	20.16	Shareholder since December 2010
Joint Venture JSC "Khorazm Shakar" (sugar factory)	23.10	Shareholder since January 2008
Kito Investments PTE. LTD. (Singapore)	13.85	Shareholder since October 2012
"Samarqand Choy Qadoqlash Fabrikasi" LLC	5.45	
Joint Venture JSC "Shakar Investment"	3.54	
Investors association "Ilk-Plyus"	3.21	
JV "Ardus" LLC	2.01	
Others, including individuals	2.86	
Total	100.0	

* Data shown as of Dec. 2015

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	176.0	n/a	Joint Venture JSC "Khorazm Shakar" (sugar factory)
Private customers	n/a		Foreign enterprise "Angren shakar" LLC (sugar factory)
Companies	n/a		JSC "Toshkent Univermagi" (supermarket)

* Data shown as of Jan. 2015

5. Joint Stock Commercial Bank with Foreign Capital "Hamkorbank"

(Bank name means: Partner)

Table A


Address	85, Bobur avenue, Andijan city, 170119, Uzbekistan	
Tel.	(+99871) 150 91 25	
Fax	(+99874) 223 4224	
E-mail	muloqot@hamkorbank.uz ; contact@hamkorbank.uz ; info@hamkorbank.uz	
Web-site	http://hamkorbank.uz/en	
Short-history	Founded on August 31, 1991 as a private bank "Andijanbank", later was renamed & now operates as joint stock bank.	
Branches	32 branches, 158 mini-banks, 19 payment receiving outlets. The bank has established an insurance company "Hamkor Sugurta" LLC owning 100% stake in the subsidiary.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	n/a	18.16	497.9	n/a	n/a	3.6%	n/a
2014	28.15	19.65	717.7	476.56	n/a	2.7%	3.9%
2015	28.32	31.98	1,055.9	582.28	n/a	3.0%	2.7%
2016	23.96	38.39	1,242.5	748.75	n/a	3.1%	1.9%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2015 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
1.7	Chairman of the board -	Mr. Kadirov Nazirjan	
	Deputy -	Mr. Akhmadjonov Bakhodir	
	Deputy -	Ms. Turajanova Olmakhon	

* Data shown as of Jan. 2015

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: 1% of the amount+1,500 UZS for each transfer application	2% of the amount (min.\$20, max. \$700) + SWIFT charge (\$10) + correspondent bank charge	Issuance of L/C: 1% of the amount L/C servicing fee: 1% per annum (min \$100) Issuance of Guarantee: as per agreement	in USD: 0.8% (service is basically limited to requesting overseas traveling allowance)

Table E

Owners *	Shares %	Comments
Mr. Ibragimov	21.0	
International Finance Corporation (IFC, member of WB Group)	15.0	since May 2010
Dutch Entrepreneurial Development Bank (FMO)	15.0	since September 2014
Others	49	The shareholding structure dispersed over 1,941 shareholders, of which 61% are individuals

* Data shown as of Jun. 2016

Table F

Clients				
Quantity *		Structure * (% of total q-ty)		The biggest clients
Total quantity	1,040	SMEs	53	JSC "AkhanganTsement" (production of cement, subsidiary of Russian "Eurocement")
Private customers	1,000	Companies	33	JSC "BekabadTsement" (production of cement)
Companies	40	Individuals	14	JSC "QizilqumTsement" (production of cement)
				Foreign enterprise "COSCOM" LLC (cellular company, TM "Ucell", subsidiary of Telia Company)
				JSC "Kokand Mechanical Plant"
				JSC "Shohrud" (production of vine, liquors)
				"Hamkor Sug'urta" LLC (insurance services)
				Agency "KonsAuditInform" LLC (auditing services)

* Data shown as of May 2017



6. Joint Stock Company "KDB Bank Uzbekistan"

Table A

Address	3, Bukhoro street, Tashkent, 100047, Uzbekistan	
Tel.	(+99871) 120 80 00; 120 80 01	
Fax	(+99871) 120 69 70	
E-mail	info@kdb.uz	
Web-site	www.kdb.uz/en/	
Short-history	<p>The bank was founded as "UzKDB bank" CJSC in 2006 after the acquisition of "UzDaewoo Bank", which was established in 1997 as a part of Daewoo Group.</p> <p>In 2011, "RBS NB Uzbekistan" CJSC became part of KDB Financial Group.</p>	
Branches	The bank's network consists of a head office and 2 branches located in Tashkent	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	18.37	13.95	806.68	36.27	n/a	1.7%	2.3%
2014	16.70	14.86	871.73	44.66	n/a	1.7%	1.9%
2015	14.39	18.18	939.15	49.01	n/a	1.9%	1.5%
2016	n/a	n/a	911.90	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.27	Chairman of the management board -	Mr. In Joo Kim (South Korea)	
	Deputy chairman -	Mr. Kulmatov Akbar	
	Managing director -	Mr. In Woo Shin (South Korea)	
	Executive director -	Mr. Jwa Jin Kim (South Korea)	
	Executive director -	Mr. In Kee Rhee (South Korea)	
	Executive director -	Mr. Seong Yeob Oh (S.Korea)	
	Chief Operating Officer	Mr. Saydakhmedov Saydmakhmud	

* Data shown as of Sep. 2014

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: - 0.2%-0.5% for each transfer delivered by hand with a paper transfer application (min.\$5, max \$1,000) ; - 0.1%-0.4% for each transfer initiated by Internet Banking (min.\$5, max. \$500)	0.1%-0.6% (using progressive scale on cumulative basis): -up to \$10,000: 0.6% -up to \$25,000: 0.5% -up to \$50,000: 0.25% -up to \$100,000: 0.15% -over \$100,000: 0.1% (min \$30)	Issuance & increase of L/C: 1-1.5% (using progressive scale on cumulative basis): -up to \$100,000 : 1.5% -from \$100,001 to \$500,000:1.25% -from \$500,001: 1% (min \$200) + SWIFT charge (\$25)	in UZS: - free of charge for legal entities; - according to agreement for individual entrepreneurs.
For payments in USD: 0.2% (min.\$15) + SWIFT charge (free of charge if transfer is less than \$2,001; otherwise \$25) + correspondent bank charge (\$20)	+ SWIFT charge (free of charge if transfer is less than \$2,001; otherwise \$25) + correspondent bank charge (\$20)	Issuance of Guarantee: as per agreement (appr. 4% of the amount + SWIFT charge (\$25))	in USD : 1% of the amount + \$5 for making cheque book (initial fee)

Owners *	Shares %	Comments
Korea Development Bank (South Korea)	86.32	
National Bank for Foreign Economic Activity of Uzbekistan	10.31	
"Turonbank" (Uzbekistan)	3.37	
Total	100	

* Data shown as of Jan. 2017

Clients			
Quantity (thousands) *	Structure (sector, % of total q-ty)	The biggest clients	
Total quantity	28	n/a	Uzbek-Korean JV "Uz-Kor Gas Chemical" LLC (operator of Ustyurt gas chemical complex)
private customers	27		"Lukoil Uzbekistan Operating Company" LLC (gas extraction)
companies	1		Uzbek-Chinese JV "Asia Trans Gas" (operator of Uzbekistan-China natural gas pipeline)
			JV "Nestle Uzbekistan" LLC (food products)
			Foreign enterprise "Daewoo Textile Fergana" LLC (textile factory)
			Foreign Enterprise "Daewoo Textile Bukhara" LLC (textile factory)
			Foreign enterprise "Alkim Textile" LLC
			JV JSC "AndijanKabel" (production of cables)
			JSC "Insurance company Kafolat" (insurance)

* Data shown as of Jan. 2017

Table A


Address	15B, Bunyodkor avenue, Tashkent, 100043, Uzbekistan	
Tel.	(+99871) 273 83 30, 273 03 06	
Fax	(+99871) 273 90 51	
E-mail	utbank@utbk.com	
Web-site	utbank.uz/eng	
Short-history	Bank was founded in 1993 to serve Turkish companies in Uzbekistan	
Branches	Besides the head office, the bank has 1 branch in Tashkent, and plans to open 2 branches in the cities of Samarkand and Namangan.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	14.03	3.98	61.55	6.44	n/a	6.5%	22.8%
2014	12.75	2.38	65.89	16.17	n/a	3.6%	19.4%
2015	12.85	3.35	84.77	32.53	n/a	4.0%	15.2%
2016	n/a	n/a	74.29	n/a	n/a	n/a	n/a

Rates:

Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.15	Chairman of the board -	Mr. Erjan Bulut (Turkey)	
	First Deputy -	Mr. Umaraliyev Yodgor	
	Deputy -	Mr. Sabirov Vakhid	
	Deputy -	Mr. Nusrettin Evren (Turkey)	

* Data shown as of Jan. 2017

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: 0.5% of transfer amount + UZS 200 for each transfer application. Monthly account maintenance fee is 2 minimum monthly wages (UZS 299,550)	0.5% of the amount + SWIFT charge (10 c.u.*) (totally min. 20 c.u.*) + correspondent bank charge	Issuance of L/C (covered in foreign currency): 0.5% of the amount + SWIFT charge (10 c.u.*) (totally min. \$200) + correspondent bank charge (max. \$3,000)	In UZS: not available (payroll is fully charged on a plastic card)
For payments in USD: 0.2% of the amount + SWIFT charge (10 c.u.*) (totally min. 20 c.u.*)			In USD: 0.5% of the amount

Table D

* C.u. or conventional unit means US Dollars, EURO, Great British Pounds, Russian rubles (as per the bank's definition)

Owners *	Shares %	Comments
Joint Stock Commercial "Agrobank" (Uzbekistan)	50.0	
T.C. Ziraat Bankasi A.S. (Turkey)	49.98	One of the biggest state owned banks in Turkey
Ziraat Bank International AG (Germany)	0.02	Subsidiary of T.C. Ziraat Bankasi A.S.

Table E

* Data shown as of May 2016

Clients			
Quantity (thousands) *		Structure (sector, % of total q-ty)	The biggest clients
Total quantity	n/a	n/a	JV "Tashkent Pipe Plant" (pipes)
private customers	n/a		Foreign enterprise "Bayteks Ticaret" LLC (cotton yarn, ready-made cloths)
companies	0.5		"Wyndham Tashkent" Hotel (JV "Ipak Yo'li Turizm Invest" LLC)
			"Calik Enerji Sanayi ve Ticaret F.S" representative office
			"Turkish Airlines" representative office (sales of air tickets)

Table F

* Data shown as of Jan. 2017



8. Branch of Saderat Bank of Iran in Tashkent

(short name: Bank Saderat Tashkent)

Table A

Address	10, Anton Chekhov street, Tashkent 100060, Uzbekistan	
Tel.	(+99871) 252 11 61, 252 68 49	
Fax	(+99871) 140 16 54/55	
E-mail	info@saderatbank.uz ; e.moussavi@saderatbank.uz	
Web-site	www.saderatbank.uz	
Short-history	Bank was founded in 2000 to serve Iranian companies in Uzbekistan.	
Branches	No	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2015	31.92	0.70	37.42	0.19	n/a	1.9%	85.3%
2016	32.22	n/a	36.31	n/a	n/a	n/a	88.7%

Rates:	
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.03	Managing Director -	Mr. Ebtehaj Moussavi (Iran)	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments *	LC & Guarantee *	Cash withdrawal
<u>For payments in UZS:</u> -from UZS 1 up to 5M : 0.5% -from UZS 5M up to 10M: 0.4% -over UZS 10M : 0.3% (min. UZS 500)	<i>Depending on the amount:</i> - up to FCC** 1,000 : FCC 30 (including SWIFT charge); - from FCC 1,000 up to FCC 500K : 0.7% for clients and 1% for non-clients (min. FCC 30); - over FCC 500K: 0.5% + SWIFT charge (FCC 25) + commission of foreign bank (FCC 25)	<u>Issuance of L/C and Guarantee:</u> <i>(depending on the amount) :</i> -up to \$500K : 0.3% -from \$500K up to \$5M: 0.2% -over \$5M : 0.15% (min. \$50)	<u>In UZS:</u> - free of charge for payment of wages/bonuses, - as per agreement in other cases
<u>For payments in USD:</u> 0.5% of the amount (min. FCC** 15) + communication fee for transfers within Uzbekistan without using SWIFT (FCC 5)			<u>In USD:</u> -1% if amount was received via bank transfer; -free of charge if amount was previously deposited in cash.

* Services are available only for transactions with organizations from Iran.

** FCC or Freely convertible currencies in Uzbekistan are referred to US dollars, EURO, Great British Pounds, Japanese Yen and Swiss Francs.

Table E

Owners *	Shares %	Comments
Bank Saderat Iran	100	Iranian multinational banking and financial services company headquartered in Tehran

* Data shown as of Jan. 2017

Table F

Clients			
Quantity (thousands)		Structure (sector, % of total q-ty)	The biggest clients
Total quantity	n/a	n/a	Embassy of Iran in Uzbekistan (Tashkent)
Private customers	n/a		Pharmaceutical company "Pharm Abidi Int" LLC
Companies	n/a		Representative office of "Iran Air" (sales of air tickets)



9. Joint Stock Commercial Mortgage Bank "Ipoteka-bank"

(Bank name means: Mortgage bank)

Table A

Address	17, Mustaqillik avenue, Tashkent, 100000, Uzbekistan	
Tel.	(+99871) 150 98 19, 150 89 45	
Fax	(+99871) 150 98 25	
E-mail	info@ipotekabank.uz	
Web-site	www.ipotekabank.uz	
Short-history	<p>Founded in April 2005 in result of a merger of "UzUyJoyJamgarmaBank" (founded in 1996, name means "Savings & Housing") with "Zamin Bank" (founded in 1995, name means "Land").</p> <p>Main goal of the bank is development of mortgage credit systems and housing construction.</p>	
Branches	38 branches, 154 mini-banks, and 578 savings cash offices.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	63.76	17.86	1,331.36	860.49	n/a	1.3%	4.8%
2014	75.26	21.10	1,346.74	1,029.38	n/a	1.6%	5.6%
2015	86.30	20.66	1,550.75	1,197.52	n/a	1.3%	5.6%
2016	83.37	22.30	1,778.68	1,435.04	n/a	1.3%	4.7%

Rates:	
Dec 31, 2013	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
4.6	Chairman of the board -	Mr. Musayev Omon	Director of department of "Uzbek Industrial and Construction Bank"
	First Deputy -	Mr. Zakirov Surat	Director of credit department of "NBU", and "Ipoteka-bank"
	Deputy -	Mr. Abdurakhmanov Makhmood	Head of department of Central Bank of Uzbekistan
	Deputy -	Mr. Fayazov Jakhongir	Head of Treasury department of "Ipoteka-bank"

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: 0.8%-1.5% of transfer amount	For ordinary transfers: 0.1% of the amount (min.\$15, max.\$250)	Issuance of L/C: 0.1% of the amount (min.\$100, max. \$1,000) + SWIFT charge	In UZS: -free of charge (for payment of wages, benefits, pension)
For payments in USD: - for settlement on the next working day: \$5; - for settlement on the same day of payment request: \$20 (charged if transfer amount exceeds \$100) + SWIFT charge (\$20)	For urgent transfers: 0.2% of the amount (min.\$30, max.\$500) + SWIFT charge + correspondent bank charge	Issuance of Guarantee: - for covered guarantee: 0.2% of the amount (per quarter) (min.\$100) + SWIFT charge + correspondent bank charge - for uncovered guarantee: minimum 1% (per quarter)	In USD: -for legal entities: 1% of the amount (min.\$15) -for individuals: free of charge within the amount of deposited cash; 1% in other cases

Table E

Owners *	Shares %	Comments
"UzGazOil" LLC (gas filling stations)	25.0	
Ministry of Finance of Uzbekistan	21.0	
"UzTransGaz" (transportation of gas)	7.0	
JSC "UzMetKombinat" ("Uzbek metallurgical plant")	7.0	
State Joint Stock Railway Company "Uzbekiston Temir Yullari"	7.0	
JSC "Almalyk Mining and Metallurgical Combine"	5.0	
"Chinobod neft bazasi" (oil tank farm)	4.0	
JSC "UzbekEnergo" (electricity related companies)	4.0	
Municipal company	3.0	
Insurance company "UzAgroSugurta"	3.0	
Insurance company "Kafolat"	1.0	
Other legal entities	8.0	
Persons	5.0	

* Data shown as of Apr. 2016

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	2,088.5	n/a	State Tax Committee of Uzbekistan
Private customers	2,000		JSC "Almalyk Mining and Metallurgical Combine"
Companies	88.5		"UzVinPromHolding" holding company (production of alcoholic drinks)
			JSC "UzMetKombinat" ("Uzbek metallurgical plant")
			JV "Inzim-Tex" LLC (manufacturing of wearing apparel)
			JSC "IssiqlikElektrLoyiha" (design of thermal power stations)

* Data shown as of Dec. 2016



10. Joint Stock Commercial Bank "Uzbek Industrial and Construction Bank"

Table A


Address	3, Shakhrisabz street, Tashkent, 100000, Uzbekistan	
Tel.	(+99871) 120 45 75, 120 45 32, 120 45 90	
Fax	(+99871) 1204532, 136 05 92	
E-mail	info@uzpsb.uz	
Web-site	www.uzpsb.uz/en	
Short-history	Founded in 1922; reorganized in 1991.	
Branches	44 branches. The bank has established a representative office in Moscow (Russia).	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	148.17	18.1	3,077.9	2,280.31	n/a	0.6%	4.8%
2014	256.98	14.12	3,201.1	2,580.25	n/a	0.4%	8.0%
2015	251.60	27.01	3,140.0	2,571.94	n/a	0.9%	8.0%
2016	n/a	n/a	3,233.0	2,618.43	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
4.0	Chairman of the board -	Mr. Mirsoatov Alisher	
	Deputy -	Mr. Obidjonov Jahongir	
	Deputy -	Mr. Yakubov Shukhrat	
	Deputy -	Mr. Almardanov Otabek	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: 0.4%-2.0% from transfer amount	0.15%-0.2% of the transfer amount (min. \$15, max. \$500) + SWIFT charge + correspondent bank charge	Issuance of L/C: 0.15% – 0.2% (min \$100, max \$1,000)	In UZS : free of charge; for withdrawal of non-cash resources by private entrepreneurs: 2%
		Issuance of Guarantee: -under \$1 million : 0.1% ; -from \$1 million: 0.05% -over \$10 million: 0.025% of the amount per month.	In USD: 1% of the amount

Table E

Owners *	Shares %	Comments
Fund for Reconstruction and Development of Uzbekistan	48.11	
Ministry of Finance of Uzbekistan	16.22	
JSC "UzTransGaz" (transportation of gas)	7.72	
"Pharmed" LLC	3.08	
Other legal entities	23.89	
Individuals	0.98	

* Data shown as of Jan. 2016

(thousands, %)

Table F

Clients		
Quantity *	Structure	The biggest clients
Total quantity	1,040	n/a
Private customers	1,000	JSC "UzTransGaz" (transportation of gas)
Companies	40	JSC "ToshShaharTransKhizmat" (conveyance of passengers)
		JSC "Ammofos-Maxam" (chemicals)
		Unitary enterprise "Fergana Oil Refinery Plant"
		Joint Venture JSC "Uzkabel" (cabling and wiring products)
		JSC "FerganaAzot" (production of fertilizers)
		JSC "Navoi Azot" (production of fertilizers)
		JSC "SovPlastItal" (plastic products)
		JSC "Quqonspirt" (production of potable ethanol)
		"Ramada Tashkent" Hotel ("Sunshine Turon International Ltd. ")
		"Miran International" Hotel

* Data shown as of Sep. 2016



11. Joint Stock Commercial Bank "Agrobank"

Table A

Address	43, Mukimi street, Tashkent, 100096, Uzbekistan	
Tel.	(+99871) 203 88 88	
Fax	(+99871) 150 53 95	
E-mail	headoffice@agrobank.uz	
Web-site	www.agrobank.uz	
Short-history	<p>The bank was established as an independent joint stock commercial bank "Uzagroprombank" in 1990. In July 1995 the bank was reformed into the joint stock commercial bank "Pakhta-bank" (name means "cotton-bank"). Bank's primary goal at the time was servicing cotton-producing companies.</p> <p>In 2009 "Pakhta-bank" was further transformed into joint stock commercial bank "Agrobank". Its main goals are facilitating sustainable development of the agricultural sector, financial support to farmers, and provision of wide range of banking services to agricultural producers.</p>	
Branches	<p>13 regional offices, 164 branches (addresses of main branches are enclosed). The bank is a cofounder of joint stock commercial "UTBank" with 50% stake in the bank.</p>	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	117.51	1.38	1,148.56	772.6	n/a	0.1%	10.2%
2014	119.13	2.31	1,174.35	788.9	n/a	0.2%	10.1%
2015	121.96	2.09	1,113.27	787.7	n/a	0.2%	11.0%
2016	n/a	n/a	1,222.16	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
7.66	Chairman of the board -	Mr. Tamikayev Abdivakhob	
	First Deputy -	Mr. Zaripov Botir	
	Deputy -	Mr. Mamatkulov Rustam	
	Deputy -	Mr. Urazkulov Ikrom	

* Data shown as of Mar. 2016

Services charges

Local payments	International payments *	LC & Guarantee	Cash withdrawal
For payments in UZS: 0.7% of transfer amount	For ordinary transfers: 0.1% (BEN/SHA) or 0.15% (OUR) of the amount (min.\$30, max.\$1,500) + SWIFT charge	Issuance of L/C: 1% of L/C amount (min. \$500, max.\$5,000) + correspondent bank charge	In UZS: free of charge for legal entities, - 3% for private entrepreneurs who do not deposit cash receipts, or withdraw more than they have deposited in cash.
For payments in USD: - in case of ordinary payments: 0.05% of the amount (min.\$20); - in case of urgent payments: 0.1% of the amount (min.\$40)	For urgent transfers: 0.2% (BEN/SHA) or 0.25% (OUR) of the amount (min.\$30, max.\$1,500) + SWIFT charge		In USD: 3% for legal entities and foreign diplomatic organizations.

Table D

* Note: Foreign correspondent bank's charges may also be applied.

Owners *	Shares %	Comments
Ministry of Finance of Uzbekistan	60.08	
JSC "UzPakhtaSanoat" (cotton production)	12.37	
Fund for Reconstruction and Development of Uzbekistan	6.04	
JSC "UzKimyoSanoat" (association of chemical companies)	2.85	
Foreign trade companies of the Ministry of foreign economic relations, investment & trade	3.32	
JSC "UzDonMakhsulot" (bread, cereal products)	2.73	
Other private shareholders	12.61	

Table E

* Data shown as of Mar. 2016

(thousands, %)

Clients				
Quantity *		Structure *		The biggest clients
Total quantity	3,463.5	Agriculture	47%	JSC "UzPakhtaSanoant" (cotton production)
Private customers	3,240.7	SMEs	33%	JSC "UzDonMakhsulot" (bread, cereal products)
Companies	222.7	Trade	3%	"UzPakhtaSanoatExport" holding company (export of cotton fiber)
		Budgetary organizations	2%	JSC "UzKimyoSanoat" (association of chemical companies)
		Others	15%	JSC "Kvarts" (glass factory)
				Subsidiary "UzMashLizing" LLC (leasing company)
				JSC "UzAgroSugurta" (insurance company)
				JSC "UzAgroLizing" (leasing company)
				Cotton gin plants across Uzbekistan

Table F

* Data shown as of Mar. 2016

#	Principal Domestic offices of "Agrobank"			Telephones
1	<u>Tashkent city</u>	Tashkent city branch	15B, Bunyodkor avenue, Tashkent city, 100043	Tel: (+99871) 277 0822
2	<u>Republic of Karakalpakstan</u>	Karakalpakstan regional office	101A, Shomurotov str., Nukus city, 230100	Tel: (+99861) 222 1677
3	<u>AndijanRegion</u>	Andijan regional office	47, Pushkin str., Andijan city, 170100	Tel: (+99874) 228 4640
4	<u>Bukhara Region</u>	Bukhara regional office	151/2, B.Naqshband str., Bukhara city, 200107	Tel: (+99865) 223 8553
5	<u>Djizakh Region</u>	Djizakh regional office	18, Baynalminalchilar str., Djizakh city, 130100	Tel: (+99872) 226 0915
6	<u>Fargona Region</u>	Fargona regional office	11, Navoi str., Fargona city, 150100	Tel: (+99873) 244 0841
7	<u>Kashkadyo Region</u>	Kashkadyo regional office	2, Navoi str, Karshi city, 180100	Tel: (+99875) 771 1560
8	<u>Khorazm Region</u>	Khorazm regional office	25A, Al-Khorazmiy str., Urganch city, 220100	Tel: (+99862) 226 4556
9	<u>Namangan Region</u>	Namangan regional office	23, Dustlik avenue, Namangan city, 160103	Tel: (+99869) 228 7201
10	<u>Navoi Region</u>	Navoi regional office	104, Memorlar str, Navoi city, 210100	Tel: (+99879) 224 7541
11	<u>Samarkand Region</u>	Samarkand regional office	8, Beruni str., Samarkand city, 140102	Tel: (+99866) 233 3704
12	<u>Surkhandaryo Region</u>	Surkhandaryo regional office	9, A.Navoi str., Termiz city, 190100	Tel: (+99876) 770 8148
13	<u>Sirdaryo Region</u>	Sirdaryo regional office	21, N. Makhmudov str., Guliston city, 120100	Tel: (+99867) 225 1669
14	<u>Tashkent Region</u>	Tashkent regional office	9, Abdulla Kodiriy str., Tashkent city, 128100	Tel: (+99871) 244 0982

12. Joint Stock Commercial Bank "Qishloq qurilish bank"

(Bank name means: Village construction bank)

Table A


Address	18A, Alisher Navoi street, Tashkent, 100011, Uzbekistan	
Tel.	(+99871) 150 93 39, 150 39 93	
Fax	(+99871) 150 93 39	
E-mail	headoffice@qqb.uz	
Web-site	qishloqqurilishbank.uz/en	
Short-history	<p>Specialized joint-stock commercial bank "Gallabank" was founded in 1994 by the Resolution of the Cabinet of Ministers №311 to serve grain related companies.</p> <p>In 2001 the bank was renamed ("specialized" was removed) and started to operate as a large universal bank.</p> <p>On March 30, 2009 a new joint stock commercial bank "Qishloq qurilish bank" was established on the basis of "Gallabank" in accordance with the Presidential Resolution №PP-1083 in order to construct housing facilities in rural areas, to accelerate development of production and social infrastructure in countryside, and to widely introduce long-term home loans for rural population. The bank renders services to private customers and companies of different business areas.</p>	
Branches	42 branches, 48 mini-banks and 176 retail service outlets.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2014	130.86	8.83	1,404.47	1,225.23	n/a	0.6%	9.3%
2015	128.38	8.57	1,487.23	1,269.71	n/a	0.6%	8.6%
2016	122.69	7.58	1,638.62	1,433.36	n/a	0.5%	7.5%

Rates:	
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
2.84	Chairman of the board -	Mr. Mullakhanov Bokhodirbek	Deputy Chairman of "Asaka" bank
	First deputy -	Mr. Eshonkulov Akbar	
	Deputy -	Mr. Muratov Alisher	
	Deputy -	Mr. Abdurakhmanov Gofurjon	

* Data shown as of Mar. 2016

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
Table D For payments in UZS: 0.7% of transfer amount + UZS 250 for each payment request For payments in FCY: €5.0 + SWIFT charge (€15)	For ordinary transfers: 0.1% (BEN/SHA) or 0.2% of the amount (OUR) (min. €20, max. €500) For urgent transfers: €20.0	Issuance of L/C: 0.5% of the amount (per every quarter) (min. €100, max. €3,500) +correspondent bank charge for issuance of L/C confirmed by foreign bank	In UZS: - free of charge for payment of wages, travel expenses, benefits, as well as within the deposited cash receipts of a company/entrepreneur; -5% of the amount in other cases.
	+ SWIFT charge (€15) + correspondent bank charge (if applicable)		In USD: 1% of the amount (withdrawals are limited to travel expenses)

Owners *	Shares %	Comments
Ministry of Finance of Uzbekistan	76.8	
Fund for Reconstruction and Development of Uzbekistan	11.9	
JSC "UzDonMakhsulot" (bread, cereal products)	2.0	
State Joint Stock Railway Company "Uzbekiston Temir Yullari"	2.0	
"UzbekInvest" National Export & Import Insurance Company	1.1	
Others	6.2	

* Data shown as of May. 2015

(thousands, %)

Clients			
Quantity *		Structure	The biggest clients
Total quantity	592.0	n/a	JV "Lazzat Karamel" LLC (confectionery)
Private customers	n/a		JSC "BioKimyo" (production of ethyl alcohol)
Companies	n/a		JSC "Yoggar" (production of vegetable oil)
			"Inter Investment Consulting" LLC (consultancy)
			JSC "Alliance-Leasing" (leasing company)
			"Toshkent suv ta'minoti" subsidiary (water supply to economic entities in Tashkent)

* Data shown as of Mar. 2016

Table A


Address	4A, Abay street, Tashkent, 100011, Uzbekistan	
Tel.	(+99895) 144 60 00	
Fax	(+99871) 244 88 65	
E-mail	info@turonbank.uz	
Web-site	www.turonbank.uz/en/sme/	
Short-history	Founded in November 1990 to serve companies responsible for water pipe & irrigation systems. From the very commencement of its operations, the bank maintained close partnership with the Ministry of Agriculture and Water Resources and its divisions.	
Branches	17 branches, 28 mini banks, 49 savings banks, 38 money transfer outlets.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	19.37	6.53	281.02	180.0	n/a	2.3%	6.9%
2014	20.09	7.26	243.87	163.98	n/a	3.0%	8.2%
2015	18.74	6.17	250.15	152.89	n/a	2.5%	7.5%
2016	n/a	n/a	283.68	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
1.0	Chairman of the board -	Mr. Mirzayev Chori	"Asaka" bank, Head of department
	Deputy -	Mr. Saydullayev Nodirbek	
	Deputy -	Mr. Mukhutdinov Avaz	
	Deputy -	Mr. Kim Oleg	

* Data shown as of Sep. 2015

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS</u> The following charges are set (at the discretion of a client): -1% of each transfer amount + monthly fee of UZS 25,000; -0.7% of each transfer amount + monthly fee of UZS 50,000; -0.5% of each transfer amount + monthly fee of UZS 75,000; -0.3% of each transfer amount + monthly fee of UZS 200,000. + UZS 1,000 for each transfer application	0.2% (min.\$30, max.\$500) +SWIFT charge + correspondent bank charge	<u>Issuance of L/C: 0.25%</u> of the amount (per quarter) (min. \$100, max.\$2,000)	<u>In UZS:</u> -free of charge for legal entities and private entrepreneurs that deposit cash receipts (within the amount of deposited cash); - 5% in other cases
		<u>Payment by L/C: 0.2%</u> of the amount (min. \$50, max. \$1,500)	<u>In USD:</u> -1%; -free of charge within the amount of previously deposited cash funds
		<u>Issuance of Guarantee in foreign currency:</u> 0.1%	

Table E

Owners *	Shares %	Comments
Main shareholders :		
State Committee for assistance to privatized enterprises and development of competition	63.15	
JV "Zikos Invest" LLC	4.48	
"Rugged Steel LTD"	3.67	
Specialized association "UzSuvEnergo"	3.52	
"Prosperity Investment LTD"	1.82	
"Prime Industries Group LTD"	1.41	
"UzAgroSugurta" insurance company	1.2	
Total main shareholders	79.25	

* Data shown as of May. 2015

(thousands, %)

Table F

Clients				
Quantity *		Structure *		The biggest clients
Total quantity	296	Small business	37.6%	Ministry of Agriculture and Water Resources
Private customers	276	Trade	27.3%	Ministry of Justice of Uzbekistan
Companies	20	Agriculture	14.4%	Foreign enterprise "Peng Sheng LTD" (consumer goods)
		Construction & Industry	7.6%	Foreign enterprise "Nokia Solutions and networks Tashkent LTD" (telecommunications)
				Foreign enterprise "ZTE Corporation LTD" (telecommunications)
				Foreign enterprise "ZTE Investment LTD" (telecommunications)
				Representative office "Eriell" (oil & gas)
				Foreign enterprise "Synecta Central Asia LTD"

* Data shown as of May. 2015



14. Joint Stock Commercial Bank "Mikrocreditbank"

Table A

Address	14, Lutfiy street, Tashkent, 100096, Uzbekistan	
Tel.	(+99871) 273 96 29, 202 99 99 (internal: 1137, 1140)	
Fax	(+99871) 273 28 11, 273 96 29	
E-mail	office@mikrocreditbank.uz	
Web-site	www.mikrocreditbank.uz	
Short-history	<p>The bank was founded in 1993 as JSCB "Tadbirkorbank" to promote small business.</p> <p>In May 2006 the bank was reorganized into JSCB "Mikrocreditbank" in order to expand financing of small businesses, private entrepreneurs, farmers, and to facilitate self-employment, family business, as well as to ensure access of all levels of the population to microfinance products.</p>	
Branches	85 branches	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	91.02	0.18	320.68	249.98	n/a	0.1%	28.4%
2014	82.75	0.21	343.44	270.35	n/a	0.1%	24.1%
2015	80.23	0.97	415.97	293.81	n/a	0.2%	19.3%
2016	87.47	n/a	441.83	n/a	n/a	n/a	19.8%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
3.89	Chairman of the board -	Mr. Khaydarov Akhadbek	Central Bank of Uzbekistan, Deputy Chairman
	First Deputy -	Mr. Rasulov Shukhrat	
	Deputy -	Mr. Nizamov Aziz	
	Deputy -	Mr. Rasulyev Timur	

* Data shown as of May 2016

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: 0.2% - 5% of the transfer amount	For legal entities: 0.7% of the amount (min.\$50, max.\$500) For individual entrepreneurs: 0.2% of the amount (min.\$30, max.\$100)	Issuance of L/C: 1% of the amount (min. \$300, max. \$2,000) Payments under L/C: 0.15% of the amount (min.\$50, max.\$500)	In UZS: -6% for individual entrepreneurs producing goods and rendering services; -free of charge within the deposited cash receipts
	For payments in USD: 0.5% (min. \$20, max \$100) + SWIFT charge	+ SWIFT charge (\$50) + correspondent bank charge (\$40)	Issuance of Guarantee: 2% of the amount

Owners *	Shares %	Comments
Ministry of Finance of Uzbekistan	58.6	
Central Bank of Uzbekistan	23.7	
"NeftGazDepozit " LLC (oil&gas)	2.8	
National Bank for Foreign Economic Activity of Uzbekistan	2.1	
JSC" UzbekTeleKom" (national telecommunications company)	1.8	
Joint stock commercial bank "Asaka"	1.5	
Joint stock commercial bank "Uzbek Industrial and Construction Bank"	1.4	
"UzbekInvest" insurance company	1.2	
Others (legal entities and individuals with stake below 1%)	6.8	
Total	100	

* Data shown as of May 2016

(thousands, %)

Clients			
Quantity *		Structure	The biggest clients
Total quantity	337.0	n/a	Majority of clients of the bank are small businesses and individual entrepreneurs
Private customers	n/a		Rural Restructuring Agency under Ministry of Agriculture and Water Resources of Uzbekistan
Companies	n/a		JSC "Navoi AgroKimyoHimoya" (agrochemical company)

* Data shown as of May 2016



15. Joint Stock Commercial "Aloqabank"
(Bank name means: "Communications' bank")

Table A

Address	4, Amir Temur str, Tashkent, 100047, Uzbekistan	
Tel.	(+99871) 230 77 77	
Fax	(+99871) 233 47 10	
E-mail	info@aloqabank.uz	
Web-site	www.aloqabank.uz	
Short-history	<p>Founded in October 1994 under the Resolution of the Cabinet of Ministers of Uzbekistan to serve communication & IT industry as Specialized Joint Stock Commercial "Aloqabank".</p> <p>In 2001 was renamed ("Specialized" word was removed).</p>	
Branches	Bank provides services through 14 branches, 23 mini-banks, 109 operational cash offices and 27 international money transfer outlets.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	42.67	7.41	313.65	222.01	n/a	2.4%	13.6%
2014	43.11	8.39	415.22	289.30	n/a	2.0%	10.4%
2015	40.11	9.62	422.93	326.22	n/a	2.3%	9.5%
2016	38.18	10.14	482.92	336.14	n/a	2.1%	7.9%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
1.04	Chairman of the board -	Mr. Abdurakhmanov Makhmud	Joint stock commercial "Aloqabank", First Deputy Chairman
	First Deputy -	Mr. Kukanbayev Umidjon	
	Deputy -	Mr. Bakhrididinov Sharofiddin	
	Deputy -	Mr. Rakhmatov Khasan	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<p><u>For payments in UZS:</u></p> <ul style="list-style-type: none"> - minimum 1% ("Standard" rate) or minimum 0.45% ("Business" rate) of each transfer delivered by hand; - minimum 0.6% ("Standard" rate) or minimum 0.3% ("Business" rate) of each transfer initiated by electronic banking system. <p>Subscription fee for "Standard" rate plan is 0.5%-2% of minimum monthly wage for each transfer day. Subscription fee for "Business" rate plan is 0.003%-0.0045% of minimum monthly wage for each UZS 1,000 transferred from the account.</p>	<p><u>For ordinary transfers:</u> 1.0% (min.\$30 max.\$500) +SWIFT charge + correspondent bank charge</p> <p><u>For urgent transfers:</u> 1.0% (min.\$30 max.\$500) + \$100 + SWIFT charge + correspondent bank charge</p>	<p><u>Issuance of L/C:</u></p> <ul style="list-style-type: none"> - covered L/C: 0.3% of the amount + SWIFT charge (min.\$200+ correspondent bank charge, max.\$3,000) - <u>uncovered L/C:</u> as per agreement (min.7%)+ correspondent bank charges. <p><u>For urgent issuance of L/C:</u> additional \$100.</p> <p><u>Issuance of Guarantee:</u> 1% of the amount (per quarter)</p>	<p><u>In UZS:</u></p> <ul style="list-style-type: none"> - free of charge for payment of wages, travel expenses, benefits, as well as within the deposited cash receipts of a company/entrepreneur; -5% of the amount in other cases. <p><u>In USD:</u> 3% of the amount for legal entities, 1% for individual entrepreneurs</p>
<p><u>For payments in USD:</u> 0.2% of the amount (min.\$10 max.100)</p>			

Table E

Owners *	Shares %	Comments
State unitary enterprise "Centre for electromagnetic compatibility"	21.43	The 47.5% state-owned stake in the bank was offered for sale for US\$38 million as of May 2017.
Fund for the Development of Information and Communication technologies	21.43	
JSC "UzbekTeleKom" (national telecommunications company)	19.03	
Tashkent State University of Information Technologies	6.48	
"Alskom" insurance company	6.11	
"Mekhnat Pivo" LLC (brewery)	4.77	
Ministry for Development of Information Technologies and Communications of Uzbekistan	2.71	
Center of a radio communication, broadcasting and television	2.42	
"Mekhnat" agricultural limited liability company	2.17	
Other shareholders	13.44	

* Data shown as of Jan. 2016

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	333.57	n/a	<u>Main clients: communication related companies</u>
Private customers	318.29		JSC "Uzbekiston pochta" ("Uzbekistan Post")
Private entrepreneurs	6.60		JSC "UzbekTeleKom" (national telecommunications company)
Companies	8.68		State unitary enterprise "Center of a Radio Communication, Broadcasting and Television" (owner of "UMS" cellular company)
			State unitary enterprise "UzInfoCom"
			JSC "Sino" (production of refrigerators)

* Data shown as of Jan. 2016



16. Joint Stock Innovation Commercial Bank "Ipak Yuli"
(Bank name means: Silk Road)

Address	2, Abdulla Kodiriy str., Tashkent, 100017, Uzbekistan	
Tel.	(+99871) 140 69 00; 140 78 00; 120 00 09	
Fax	(+99871) 140 69 04	
E-mail	info@ipakyulibank.uz	
Web-site	www.ipakyulibank.uz	
Short-history	Founded on April 23, 1990 to promote technical development & implementation of new technologies.	
Branches	13 branches	

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	28.36	9.59	460.69	183.29	3.7%	2.1%	6.2%
2014	31.75	11.02	525.26	273.74	1.4%	2.1%	6.0%
2015	33.51	12.32	626.69	331.88	1.8%	2.0%	5.3%
2016	n/a	n/a	714.53	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
1.8	Acting Chairman of the board -	Mr. Mirzayev Alisher	
	Acting First Deputy -	Ms. Nasretdinova Nasiba	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For external payments in UZS:</u> - under UZS 2M : 0.6% (min. UZS 500), -from UZS 2M up to 20M: 0.4%, -from UZS 20M: 0.2%	0.2% of the amount (min.\$25, max.\$2,000) + SWIFT charge (\$20) + correspondent bank charge (min. \$30)	<u>Issuance of L/C:</u> 1% of the amount (min.\$100, max.\$3,000) <u>Issuance of Guarantee in foreign currency:</u> 0.35% of the amount (min.\$50)	<u>In UZS:</u> -n/a for legal entities. -20% for individual entrepreneurs, which are engaged in manufacturing and rendering of services
<u>For external payments in USD:</u> 0.15% of the amount (min.\$35, max. \$1,500)			<u>In USD :</u> 1.5% of the amount (withdrawal is limited to travel expenses)

Table E

Owners *	Shares %	Comments
Legal entities	86.04	
Individuals	13.96	
Main shareholders:		
"UzbekInvest" National Export & Import Insurance Company	13.49	
Asian Development Bank	13.45	
JSC "Zamon Plus Sarmoya" (investment activities)	13.03	
Insurance company "Alfa Invest" LLC	12.99	
JSC "Kafolat insurance company"	11.39	
"Mebel-Invest Group" LLC	6.98	
"Techno Mart" LLC	3.22	
BV "ACC Business Creation" (Netherlands)	1.56	
Universal leasing company "Baraka" LLC	1.43	
Total main shareholders	77.54	

* Data shown as of Jan. 2016

(thousands, %)

Table F

Clients				
Quantity *		Structure (of corporate clients) *		The biggest clients
Total quantity	n/a	Industry	45%	JSC "Republican Stock Exchange "Toshkent"
Private customers	n/a	Trade	20%	JSC "UzbekYengilSanoat" (association of textile companies)
Companies	21.65	Services	12%	Uzbek-German JV JSC "Deutsche Kabel AG Taschkent" (cabling and wiring products)
				JV "Buzton" (telephone company, TM "Beeline Uzbekistan")
				JSC "Urta Osiyo Trans" (transportation company)
				JSC "Uchqurgon - Yog" (production of sunflower/cottonseed oil)
				JSC "Zamon Plus Sarmoya" (investment activities)
				JSC "UzbekEnergoTamir" (repair of power equipment)
				"Uzreport" LLC news agency

* Data shown as of Jan. 2016

Table A


Address	7, Sayilgokh street, Tashkent, 100047, Uzbekistan	
Tel.	(+998 71) 200 15 15, 200 16 16, 232 10 95	
Fax	(+998 71) 200 15 15	
E-mail	info@kapitalbank.uz	
Web-site	www.kapitalbank.uz	
Short-history	Founded on April 7, 2001 as private bank "Kapitalbank", in February 2005 merged with OJSC "Aviabank".	
Branches	13 branches and 64 mini-banks in Tashkent city and 6 provinces of Uzbekistan.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	18.90	6.2	424.51	178.44	n/a	1.46%	4.5%
2014	17.19	9.96	491.44	201.17	n/a	2.03%	3.5%
2015	28.59	16.53	625.76	280.47	n/a	2.64%	4.6%
2016	n/a	n/a	815.96	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
1.25	Chairman of the board -	Mr. Olimov Kakhramon	
	Deputy -	Mr. Yuldashev Bakhadir	
	Deputy -	Mr. Karimbayev Sherzod	
	Deputy -	Mr. Voistinov Konstantin	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS:</u> - UZS 3,000 for each transfer delivered by hand with a paper transfer application ; - UZS 2,000 for each transfer initiated by Internet Banking	<u>For ordinary transfers:</u> 0.25% (min \$20, max \$300) <u>For urgent transfers:</u> 0.3% (min \$100) <u>For contract advance payments:</u> 1% (min \$100)	<u>Issuance of L/C:</u> 0.3% of the amount (per quarter) (min. \$100 and max. \$1,000) +SWIFT charge (\$20)	<u>In UZS:</u> 1.0%
<u>For payments in USD:</u> \$10 for each transfer + SWIFT charge (\$20) <i>(charged in UZS at the CB rate on the date of payment)</i>	+ SWIFT charge (\$20) + correspondent bank charge (\$10)	<u>Issuance of Guarantee:</u> as per agreement <u>Guarantee advising:</u> \$50	<u>In USD :</u> - 1.5% of the amount, - for any amount under \$100: \$1.5

Table E

Owners *	Shares %	Comments
Legal entities	70.1	
Individuals	29.9	
Main shareholders:		
JSC "Kapital Sugurta" (insurance)	18.7	
"Optima Leasing" LLC	7.7	
"Expert Leasing Group" LLC	7.4	
"Artum Leasing Group" LLC	7.3	
"Tash Avto Ijara" LLC	6.8	
"Leasing Group" LLC	5.8	
Total main shareholders	53.7	
Others	46.3	

* Data shown as of Jan. 2016

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	n/a	n/a	"UNITEL" LLC (cellular company, TM "Beeline")
Private customers	n/a		Foreign enterprise "COSCOM" LLC (cellular company, TM "Ucell", subsidiary of Telia Company)
Companies	12		JSC "QuvasayTsement" (production of cement)
			JSC "Republic Universal Agro-Industrial Exchange" (exchange activities)
			Subsidiary company "Nika Pharm" (production of medicines)
			"UZTEX Group" (cotton yarn, fabric, knitted goods, hosiery)
			Foreign enterprise "Bultex Eurostar" LLC (knitted cloth)
			JSC "Kvarts" (glass factory)
			JSC "Kapital Sugurta" (insurance company)

* Data shown as of Dec. 2016

18. Joint Stock Commercial Bank "Asia Alliance Bank"

Table A

Address	2A, Taraqqiyot street, Tashkent, 100047, Uzbekistan	
Tel.	(+99871) 231 60 00	
Fax	(+99871) 289 64 44	
E-mail	info@aab.uz	
Web-site	http://www.aab.uz	
Short-history	Founded in August 2009.	
Branches	Besides the head office there are 7 branches: 4 branches in Tashkent, 1 branch in each city of Karshi, Bukhara, and Samarkand.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	34.18	18.79	505.53	87.43	n/a	3.7%	6.8%
2014	40.87	20.73	466.04	170.53	n/a	4.4%	8.8%
2015	35.23	15.22	381.92	155.29	n/a	4.0%	9.2%
2016	38.42	11.47	357.56	210.29	n/a	3.2%	10.7%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.47	Chairman of the board -	Mr. Abdulkakhorov Ikram	Deputy Chairman of the board of "Turonbank"
	First Deputy -	Mr. Khakimov Umidjon	Deputy Chairman of the board of "Royal Bank of Scotland NB Uzbekistan"

* Data shown as of Sep. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: - 0.6% of the transfer amount; - 0.4% for payments processed via Internet-banking	For ordinary transfers: 0.25% (min \$30, max \$300) For urgent transfers: 0.25% (min \$30, max \$300)+ \$15	Issuance/prolongation of L/C: 0.25% of the amount per every quarter, complete or incomplete (min.\$100)+ SWIFT charge Payments under L/C: 0.25% of the amount (min.\$30, max.\$300) + SWIFT charge	In UZS: - free of charge for legal entities, as well as individual entrepreneurs within the amount of deposited cash; - 1% for individual entrepreneurs in other cases
For payments in USD: \$25 +SWIFT charge + correspondent bank charge	+ SWIFT charge + correspondent bank charge (\$30for transfer in US\$, €40 in €)	Issuance/prolongation of Guarantee: - upon providing cash cover in foreign currency: 0.1% per every quarter, complete or incomplete (min.\$100) - without providing cover: as per agreement	In USD: 1% for legal entities

Table E

Owners *	Shares %	Comments
Main shareholders :		
GOR INVESTMENT LTD. (Great Britain)	more than 20% **	
Subsidiary "Absolut Leasing" LLC	3.32	A 100% subsidiary of the bank
Mr. Mkrtchyan O.L.	17.72	Individuals
Mr. Djurayev A.	10.57	
Mr. Abdurayimov B.	9.56	
Mr. Alimov A.	9.56	
Mr. Kasimov A.-S.	9.56	
Total main shareholders	80.29	

* Data shown as of March 2017.

** Exact figure undisclosed.

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	116.1	n/a	"Carlsberg Uzbekistan" LLC (brewery)
Private customers	113.0		Joint Venture "Coca-Cola Ichimligi Uzbekiston, Ltd." (carbonated beverages)
Companies	3.1		Joint Venture "BukhoroGips" (joint venture of Knauf International GmbH) (production Knauf-boards and dry mixtures)
			State unitary enterprise "Tashkent International Airport"
			JSC "Chirchik transformator zavodi" ("Chirchik transformer works")
			JSC "UzTemirYulKonteyner" (container operator of Uzbek railways)
			JSC "Toshkent Yog-Moy Kombinati" (vegetable oil)

* Data shown as of Sep. 2016

Table A


Address	1, Taras Shevchenko str., Tashkent, 100029, Uzbekistan	
Tel.	(+998 71) 202 50 60; 140 50 60	
Fax	(+998 71) 202 50 70	
E-mail	info@infinbank.com	
Web-site	www.infinbank.com	
Short-history	The bank was established in 2007.	
Branches	14 branches located in Tashkent and various regions of Uzbekistan. The bank has established 2 leasing companies ("Infin Leasing" LLC and "Master Leasing" LLC) and insurance company "Asia Insurance".	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	20.04	5.30	223.40	84.10	n/a	2.4%	9.0%
2014	24.77	3.37	246.29	98.30	n/a	1.4%	10.1%
2015	30.62	4.29	305.55	110.22	n/a	1.4%	10.0%
2016	43.16	5.33	338.75	147.40	n/a	1.6%	12.7%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.81	Chairman of the board -	Mr. Abdullayev Zikirillo	
	Deputy -	Mr. Numonov Bakhrom	
	Deputy -	Ms. Numanova Olga	
	Acting Deputy -	Mr. Fayziyev Ravshan	

* Data shown as of Oct. 2016

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
For payments in UZS: - up to UZS 15M : 0.6% - from UZS 15M up to 30M: 0.5% - over UZS 30 M: 0.4% + UZS 1,000 for each transfer	0.2% of the amount (min.\$20, max.\$1,500) + SWIFT charge (\$10) + correspondent bank charge	Issuance of L/C: <i>(depending on the amount) :</i> - up to \$50K : 0.8% - from \$50K up to \$250K: 0.6% - from \$250K up to \$500K: 0.4% (min. \$50, max.\$2,500)	In UZS: free of charge for payment of wages, benefits
For payments in USD: 0.1% of the amount + SWIFT charge (\$10)			In USD: 2% of the amount (min.\$5)

Owners *	Shares %	Comments
Legal entities (6)	66.40%	
Swiss Capital International Group AG (Switzerland)	20.0%	
"Prestij Rielt" LLC	15.7%	
"AgroPlastImpEks" LLC	14.05%	
"Broker Investment" LLC	8.26%	
"Real Plast Servis" LLC	5.73%	
JV JSC "Alfa Group"	2.66%	
Individuals (7)	33.60%	
Mr. Mamadjanov Fakhritdin	19.92%	
Other persons	13.68%	

* Data shown as of Dec. 2016

(thousands, %)

Clients			
Quantity *		Structure	The biggest clients
Total quantity	244.07	n/a	JV "UZTEX Chirchik" LLC (cotton goods)
Private customers	234.50		JV "Eurotex Global" LLC (textiles)
Companies	9.57		JV "Zenit Electronics" LLC
			JV "Ekopen" LLC (PVC window profiles)
			"Radisson BLU Tashkent" Hotel
			JSC "Quqon Yog-Moy" (production of fats and oils)
			"Pharmed" LLC

* Data shown as of Oct. 2016



20. Private Joint Stock Bank "Trustbank"

Address	7, Navoi street, Tashkent, 100011, Uzbekistan	
Tel.	(+99871) 140 00 88, 244 65 05	
Fax	(+99871) 239 36 27	
E-mail	info@trustbank.uz	
Web-site	www.trustbank.uz/?lang=en	
Short-history	Founded in 1994 to promote exchange activity. In 1997 merged with JSCB "Ilmtekhbank" (name means: Scientific and technological bank). Nowadays the bank operates as a universal financial institution.	
Branches	10 branches. The bank has also established in 2011 a subsidiary leasing company "Trast Leasing" LLC.	

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	12.70	12.06	337.38	121.02	n/a	3.6%	3.8%
2014	14.02	13.42	321.01	146.43	n/a	4.2%	4.4%
2015	14.93	11.33	371.56	122.71	n/a	3.0%	4.0%
2016	n/a	n/a	434.47	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2015 -	1\$ - 3,231.48 Uzbek soums

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.94	Acting Chairman of the board -	Mr. Samarkhodjaev Furkat	"Trustbank", Deputy Chairman
	Deputy -	Mr. Davydenko Nikolay	

* Data shown as of Apr. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS:</u> -up to UZS 5 M : 1% -from UZS 5M : 0.8% -over UZS 10 M: 0.7% + 0.5% of minimum monthly wage for each payment document. For internal transfers between branches: 0.3%-0.5% of the amount + 0.5% of minimum monthly wage	<u>For ordinary transfers:</u> 0.2% (BEN/SHA) (min \$20, max \$800) or 0.25% (OUR) (min \$25, max \$1,000) <u>For contract advance payments:</u> 0.5% of transfer amount (min \$25)	<u>Issuance of L/C:</u> 0.3% of the amount (min \$150, max 3,000)	<u>In UZS:</u> free of charge
<u>For payments in USD:</u> - \$5 for payments for air tickets and hotel rooms; - \$25 in other cases	+ SWIFT charge + correspondent bank charge	<u>Issuance of Guarantee:</u> as per agreement	<u>In USD :</u> min.\$10 (for legal entities)

Table E

Owners *	Shares %	Comments
Legal entities	39.83	
"Presystem Universal" Co. Ltd.	19.13	
JV "Diminur Group"	17.12	
"Anis Biznes Plus" Co.Ltd.	2.67	
Other legal entities	0.91	
Individuals	60.17	
Mr. Sharipov Tokhir	23.3	
Total	100.0	

* Data shown as of Apr. 2016

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	223.1	n/a	State Statistics Committee of Uzbekistan
Private customers	212.2		JSC "Uzbek Commodity Exchange"
Companies	10.9		JSC with foreign investments "ToshkentVino Kombinati" (production of alcoholic drinks)
			JSC "UzElektroApparat-ElectroShield" (electrical products)
		JV "Intersok" LLC (juices)	

* Data shown as of Apr. 2017

Table A

Address	48a, Zargarlik street, Residential quarter 11, Tashkent 100208, Uzbekistan	
Tel.	(+99871) 113 44 05, 113 11 66	
Fax	(+99871) 276 16 31	
E-mail	info@hd.turkistonbank.uz	
Web-site	www.turkistonbank.uz	
Short-history	The bank was registered and began its operations on March 16, 1998. Currently bank operates as a universal commercial bank providing a full range of financial services.	
Branches	The bank's network consists of the head office, one branch in Tashkent, and 4 mini-banks.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	7.84	1.04	38.36	23.03	n/a	2.7%	20.4%
2014	8.01	0.66	45.52	27.84	n/a	1.4%	17.6%
2015	7.89	0.06	39.56	23.89	n/a	0.1%	19.9%
2016	7.20	1.39	47.31	25.66	n/a	2.9%	15.2%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.16	Chairman of the board -	Mr. Mirsagatov Otabek	
	Deputy -	Mr. Ismatullayev Shukhrat	

* Data shown as of Nov. 2016

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
Table D For payments in UZS: 0.8% of the amount	For ordinary transfers: 0.2% (min \$20, max \$500)	Issuance & increase of L/C: <i>(depending on the amount)</i> : - up to \$50K : 0.8% - from \$50K up to \$250K: 0.6% - from \$250K up to \$500K: 0.5% - over \$500K : 0.4% (min. \$50, max. \$2,500)	In UZS: free of charge for legal entities
	For urgent transfers: 0.3% (min \$50, max \$1,500)		
For payments in USD: 0.1% of the amount (min. \$20) + SWIFT charge (\$20)	For contract advance payments: 1% of transfer amount + SWIFT charge (\$20) + correspondent bank charge (\$20)	Issuance of Guarantee: as per agreement	In USD: - free of charge if amount was deposited in cash; - 1% for personnel duly accredited in the country; - 1.5% in other cases

Owners *	Shares %	Comments
"Med. Leasing" Ltd. (financial leasing)	19	
"Al Ishonch Invest" Ltd. (wholesale of computer equipment)	10	
"Absolution –AYKK" Ltd.	7	
Individuals	64	
Total	100.0	

* Data shown as of Apr. 2016

Clients			
Quantity *		Structure	The biggest clients
Total quantity	9.18	n/a	
Private customers	n/a		
Companies	n/a		

* Data shown as of Nov. 2016

Table A


Address	Block "A", Navoi-Zarqaynar cross street, Tashkent, 100011, Uzbekistan	
Tel.	(+99871) 248 34 29, 248 35 19, 207 11 21 (713)	
Fax	(+99871) 248 35 10	
E-mail	info@davrbank.uz	
Web-site	www.davrbank.uz	
Short-history	Founded in 2001. Main activity to serve petroleum filling stations and wholesale firms of oil products.	
Branches	7 branches and 5 mini-banks	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	8.85	4.09	51.18	22.79	n/a	7.99%	17.3%
2014	8.05	4.47	64.84	40.14	n/a	6.90%	12.4%
2015	n/a	4.73	84.20	47.65	n/a	5.62%	n/a
2016	12.38	5.11	105.40	62.44	n/a	4.84%	11.7%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.37	Chairman of the board -	Mr. Samadov Abdumajid	
	Deputy -	Mr. Korobayev Gayrat	
	Deputy -	Mr. Khakimov Shakhrukh	

* Data shown as of Dec. 2015

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
Table D For payments in UZS: 0.25% + UZS 1,000 for each transfer application (delivered by hand) + subscription fee of 1.2 - 10 times of minimum monthly wages per month For payments in USD : - \$10 if external transfer is made to another organization; - \$20 if external transfer is made to account of the same client company in another bank	For ordinary payments: 0.2% (min. \$30, max \$300)	Issuance of L/C: 0.2% of the amount (per quarter) (min. \$100 and max. \$1,000) + SWIFT charge	In UZS : free of charge
	For immediate payments: 0.25% (min. \$100)		
	For contract advance payments: 0.8% (min. \$100) + SWIFT charge + correspondent bank charge		

Owners *	Shares %	Comments
Individuals (13 persons)	100%	

* Data shown as of Apr. 2016

(thousands, %)

Clients			
Quantity *		Structure	The biggest clients
Total quantity	36.86	n/a	Chamber of Commerce and Industry of Uzbekistan
Private customers	28.87		State Committee of Land Resources, Geodesy and Cadastre
Companies	7.99		Uzbekistan Fencing Federation
			Uzbekistan Boxing Federation
			Agency of Automobile and River Transportation
			Uzbekistan Locomotive Depot with branches
			“Energota’mir” JSC
			Electric-montage train #1
			“Uzoilgazinformatika” JSC
			Armed Safeguard Department of State Joint Stock Railway Company "Uzbekiston Temir Yullari"

* Data shown as of Apr. 2016

Table A


Address	Shokhrukhobod street, Kokand 150700, Fergana province, Uzbekistan	
Tel.	(+998 73) 229 82 29, 229 79 90	
Fax	(+99873) 542 05 78	
E-mail	info@universalbank.uz	
Web-site	www.universalbank.uz	
Short-history	The bank was established in the year 2001, though licensed as a commercial bank in July 2002.	
Branches	The bank has 3 operating branches (in Tashkent, Kokand and Fergana), while 2 branches are under construction.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	n/a	0.48	31.59	12.85	n/a	1.5%	n/a
2014	n/a	0.67	31.58	14.32	n/a	2.1%	n/a
2015	6.48	0.78	38.82	17.38	n/a	2.0%	16.7%
2016	7.03	0.93	46.17	23.13	n/a	2.0%	15.2%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.2	Chairman of the board -	Mr. Turakulov Zafar	
	Chief accountant -	Mr. Pulatov Orifjon	

* Data shown as of Mar. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS:</u> - 0.2% - 1% of the amount for legal entities; - 0.3% - 1% for individual entrepreneurs	<u>For ordinary payments:</u> 0.2% of transfer amount (min. \$20) <u>For contract advance payments:</u> 1% (min.\$100)	<u>Issuance of L/C:</u> 0.3% of the amount (per quarter or its part) (min.\$100 and max.\$1,000) + SWIFT charge (\$10) + correspondent bank charge	<u>In UZS:</u> 1% of the amount
<u>For payments in USD:</u> - \$10 + SWIFT charge (\$10) in case of transfer to a client's account in another bank; - SWIFT charge (\$10) in other cases	+SWIFT charge (\$10) + correspondent bank charge		<u>In USD:</u> - free of charge if amount was deposited in cash; - 1% (min. \$5) if amount was received via bank transfer

Table E

Owners *	Shares %	Comments
Legal entities	48.04	
"Orient Capital Management" LLC		
"Triumph Finans" LLC		
"Orange media" LLC		
"Germilea LLC" foreign enterprise		
Individuals	51.96	

* Data shown as of Jan. 2016

(thousands, %)

Table F

Clients			
Quantity *		Structure	The biggest clients
Total quantity	45.46	n/a	"Quyuv Mekhanika Zavodi" (repair of freight cars; casting and mechanical plant)
Private customers	39.85		"POSCO Engineering & Construction - Uzbekistan" LLC (construction work)
Individual entrepreneurs	2.25		"Toyota Tsusho Corporation" Representative office (trading)
Companies	3.36		"Universal Sugurta" insurance company

* Data shown as of Feb. 2017

24. Private Joint Stock Commercial Bank "Ravnaq-bank"

(Bank name means: Development bank)

Table A


Address	2, Furkat street, Tashkent, 100021, Uzbekistan	
Tel.	(+99871) 202 33 33, 202 44 44	
Fax	(+99871) 202 03 33	
E-mail	info@ravnaqbank.uz	
Web-site	www.ravnaqbank.uz	
Short-history	Founded in June 2001.	
Branches	No branches. The bank is in the process of opening its first branch in Tashkent.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	5.94	0.11	28.90	12.73	n/a	0.4%	20.6%
2014	6.48	0.18	25.56	15.51	n/a	0.7%	25.4%
2015	5.59	0.07	32.45	15.90	n/a	0.2%	17.2%
2016	8.34	n/a	74.02	n/a	n/a	n/a	11.3%

Rates:

Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.08	Chairman of the board -	Mr. Tursunov Iskandar	
	Deputy -	Mr. Pulatov Dilshod	
	Deputy -	Mr. Nurmukhamedov Bakhtinur	

* Data shown as of Jan. 2016

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
<u>For payments in UZS:</u> - UZS 2,000 for processing of payment document delivered by hand; - UZS 1,000 for processing of document received via Internet-banking system	<u>For ordinary payments:</u> 0.2% (min. \$25, max. \$1,000) <u>For contract advance payments:</u> 1% (min. \$100)	<u>Issuance of L/C:</u> 0.2% of the amount (per every quarter or its part) (min. \$100, max. \$1,000) + SWIFT charge (\$20)	<u>In UZS:</u> - free of charge for payment of wages, benefits, as well as within the deposited cash receipts of a client company; -1% of the amount in other cases
<u>For payments in USD:</u> - SWIFT charge (\$20); - in case of closing account & transferring account balance: \$50 + SWIFT charge (\$20) + correspondent bank charge	+ SWIFT charge (\$20) + correspondent bank charge	<u>Issuance of Guarantee:</u> as per agreement	<u>In USD:</u> 2% (min. \$5) (cash withdrawal is limited to travel expenses)

Table E

Owners *	Shares %	Comments
Legal entities (15)	45.0	
"Agroservis Group" LLC	12.7	Providing agricultural products for industrial purposes
"AQUILA" Shipping & Shipmanagement, GmbH (Austria)	6.7	Shipping company
"SadafPlast Service" LLC	6.4	Wholesale trade
"Sharq Guzar Service" LLC	6.4	Restaurant
"Intran-Service" LLC	3.9	Gas-filling stations
"MarkazSavdo Invest" LLC	3.8	Wholesale trade
Other legal entities	5.0	
Individuals (96)	55.0	
Total	100	

* Data shown as of Jan. 2016

(thousands, %)

Table F

Clients				
Quantity *		Structure		The biggest clients
Total quantity	16.49	Private companies	78%	National institute "UzTyazhNefteGazKhimProekt" (design institute for oil&gas, chemical and heavy industry)
Private customers	15.54	Individual entrepreneurs	13%	JSC "Republic Center for Exhibition and Fair Trade of Consumer Goods" (exhibition center)
Companies	0.95	Enterprises with foreign capital	4%	
		Non-profit organizations	3%	
		State organizations	1%	
		Non-bank financial institutions	1%	

* Data shown as of Jan. 2016



25. Private Joint Stock Commercial Bank "Hi-Tech Bank"

Table A

Address	36A/36B, Taras Shevchenko street, Tashkent, 100060, Uzbekistan	
Tel.	(+99871) 150 33 66	
Fax	(+99871) 150 44 66	
E-mail	info@htb.uz	
Web-site	www.htb.uz	
Short-history	Founded in January 2010. Became a member of Chamber of Commerce and Industry of Uzbekistan in July 2011. In the year 2014 the bank suffered economic troubles due to change in owners.	
Branches	No	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	7.73	0.24	24.56	12.30	n/a	1.0%	31.5%
2014	7.03	-0.61	15.24	4.00	n/a	-4.0%	46.1%
2015	6.68	1.56	10.34	4.06	n/a	15.1%	64.6%
2016	5.81	0.49	12.50	8.42	n/a	3.9%	46.5%

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.06	Acting Chairman of the board -	Mr. Norkulov Tulkin	
	Acting Chief accountant	Mr. Norboyev O.	

* Data shown as of Jan. 2016

Services charges			
Local payments	International payments *	LC & Guarantee *	Cash withdrawal
For payments in UZS: 0.3% - 0.8% -under UZS1M: 0.8% -from UZS1M up to 10M: 0.6% -from UZS10M up to 50M: 0.5% -from UZS50M up to 100M: 0.4% -over UZS100M : 0.3% + UZS 1,000 for each transfer application	0.5% of the amount (max. \$500) + SWIFT charge + correspondent bank charge	Issuance of L/C: 0.5% of the amount (min. \$250) (per every quarter)	In UZS: free of charge for legal entities. For individual entrepreneurs free of charge only within the amount of deposited cash receipts.
		Issuance of Guarantee: For guarantee without engagement: \$100 -up to \$1M: 0.5%; -from \$1M up to \$10M: 0.2%	In USD: 5% of the amount (min. \$5)

* The bank received a general license for making transactions in foreign currency on March 18, 2017.

Owners *	Shares %	Comments
Legal entities	43	
Individuals	57	
Main shareholders :		
"USDIAL" LLC	23	One of the largest companies in Uzbekistan for production of reinforced concrete structures
"O'zBMZ" LLC	20	The company produces ferrous, non-ferrous metals, and exports cabling and wiring products
Total main shareholders	43	

* Data shown as of Jan. 2016

Clients			
Quantity *		Structure	The biggest clients
Total quantity	0.77	n/a	Majority of clients are small and medium enterprises
Private customers	-		"Anteks Group" (cotton yarn)
Companies	0.77		"Prima Global Tekstil" LLC (textiles)

* Data shown as of Jan. 2015

26. Private Joint Stock Commercial Bank "Orient Finans"

Table A


Address	7A, Yakkachinor street, Tashkent, 100029, Uzbekistan	
Tel.	(+99871) 140 70 00	
Fax	(+99871) 140 66 98	
E-mail	info@ofb.uz	
Web-site	www.ofb.uz	
Short-history	The bank was founded on June 19, 2010.	
Branches	The bank has opened 7 branches, 6 in Tashkent and 1 in Samarkand, as well as 4 mini-banks.	

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2013	10.17	2.71	123.79	38.23	n/a	2.2%	8.2%
2014	17.29	12.12	205.15	68.98	n/a	5.9%	8.4%
2015	18.63	17.41	328.36	142.63	n/a	5.3%	5.7%
2016	n/a	n/a	532.74	n/a	n/a	n/a	n/a

Rates:	
Dec 31, 2013 -	1\$ - 2,202.20 Uzbek soums
Dec 31, 2014 -	1\$ - 2,422.40 Uzbek soums
Dec 31, 2015 -	1\$ - 2,809.98 Uzbek soums
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand) *	Management		
	Position	Name	Previous job
0.5	Chairman of the board -	Mr. Parpiyev Babur	
	First Deputy –	Mr. Djunaydullayev Tokhir	
	Deputy –	Mr. Tuyboev Sherzod	

* Data shown as of Jul. 2015

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
Table D For payments in UZS: 0.5%-0.6% of transfer amount (min. UZS 1,000)	<u>For ordinary transfers:</u> 0.25% (min.\$20) + SWIFT charge (\$20) + correspondent bank charge (\$25)	<u>Issuance of L/C:</u> 0.5% of the amount (min.\$100, max.\$2,000) <u>Payment by a L/C:</u> 0,25% of the amount (min.\$20, max.\$1,000)	<u>In UZS:</u> free of charge for payment of wages and compensation
	<u>For payments in USD:</u> 0.1% of the transfer amount (min.\$20) + SWIFT charge (\$20)	<u>For urgent transfers:</u> 0.25% (min \$20) + SWIFT charge (\$40) + correspondent bank charge (\$25)	

Owners *	Shares %	Comments
Main shareholders :		
Mr. Mirzayev Payzullajon	14.9	<i>Individuals</i>
Mr. Polatov Saken	14.9	
Mr. Pulatov Dilmurod	14.9	
Mt. Umarov Oybek	14.9	
Total main shareholders	59.6	

* Data shown as of Dec. 2016

Clients			
Quantity *		Structure	The biggest clients
Total quantity	128.6	n/a	"Bukhara Oil Refining Plant"
Private customers	126		"Fergana Oil Refining Plant"
Companies	2.6		JSC "UzOilProduct"
			JSC "UzbekOilGasMining"
			Foreign enterprise "ToshElectroApparat" LLC
			Tashkent Wagon Repairing Plant
			Unitary enterprise "Tashkent Metro"
			"Korzinka" supermarkets
			"Makro" supermarkets
		JSC "Karbonat" (mining)	

* Data shown as of Jan. 2016



27. Private Joint Stock Commercial "Madad Invest Bank"

Table A

Address	312, Mustakillik street, Fergana city, 150118, Uzbekistan
Tel.	(+99873) 241 70 31
Fax	(+99873) 241 70 32
E-mail	info@madadinvestbank.uz
Web-site	madadinvestbank.uz
Short-history	The bank was founded on October 22, 2016.
Branches	No

Table B

Business information							
Year	Capital (mln. \$)	Net profit (mln. \$)	Assets (mln. \$)	Credit portfolio (mln. \$)	Bad debts (% from general credit portfolio)	Assets profitability	Reliability
2016	4.03	n/a	5.79	n/a	n/a	n/a	69.6%

Rates:	
Dec 31, 2016 -	1\$ - 3,231.48 Uzbek soums

Table C

Staff information			
Total number of employees (thousand)	Management		
	Position	Name	Previous job
n/a	Chairman of the board –	Mr. Kamalov F.O	
	Chief Accountant –	Ms. Akbarova S.S.	

Table D

Services charges			
Local payments	International payments	LC & Guarantee	Cash withdrawal
n/a	n/a	n/a	n/a

Table E

Owners *	Shares %	Comments
Mr. Yuldashev Muminjon	18.9%	
Royal Thai Group Co., Ltd.	15.4%	
"Quvasoy ta'mir qurilish" LLC	9.8%	
"Fergana-vibropress-tensil" LLC	8.0%	
"Djuydam ta'mirchi" LLC	7.3%	
JV "Maxsus plast polimer" LLC	4.9%	
"Royal Dizayn Loyiha" LLC	3.6%	
Other individuals	32.1%	

* Data shown as of Jan. 2017

(thousands, %)

Table F

Clients			
Quantity		Structure	The biggest clients
Total quantity	n/a	n/a	
Private customers	n/a		
Companies	n/a		

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「ウズベキスタンの商業銀行」

作成者 日本貿易振興機構（ジェトロ）・タシケント事務所

住所：c/o International Business Center 107-B Amir Temur Street, Tashkent 100084,
UZBEKISTAN

Tel: 998-71-120-5591

Fax: 998-71-120-5590