



Bakhrom Numonov

INFINBANK AT A GLANCE



PRIVATELY OWNED



35% EQUITY STAKE BELONGS TO FOREIGN SHAREHOLDER



RATING B2, OUTLOOK "STABLE"



15 BRANCHES ALL OVER UZBEKISTAN



OVER 1,1 THOUSAND EMPLOYEES



1,5% MARKET SHARE BY ASSETS (ACCORDING TO AHBOR REYTING AGENCY)



OVER 17 THOUSAND CORPORATE CLIENTS



OVER 350 THOUSAND RETAIL CUSTOMERS



ISO 9001:2015

ISO 9001:2015 QUALITY MANAGEMENT SYSTEM



BANK OF THE YEAR 2018 IN UZBEKISTAN BY THE BANKER (FINANCIAL TIMES)

INVESTING OPPORTUNITIES



Option 1

INSTRUMENT TYPE	BONDS PLACEMENT (CLUB DEAL)
AMOUNT	<u>USD 30,0 M</u>
TENOR	3-5 YEARS
EXPECTED YIELD	COUPON RATE ~ 6%-7% P.A.

AIM

FOR CORPORATE LOAN
PORTFOLIO INCREASE

INVESTING OPPORTUNITIES



Option 2

INSTRUMENT TYPE	BONDS PLACEMENT (CLUB DEAL)
AMOUNT	<u>UZS 250,0 B (≈USD 30,0 M)</u>
TENOR	3 YEARS
EXPECTED YIELD	COUPON RATE ~ 16% P.A.

AIM

FOR RETAIL LOAN PORTFOLIO
INCREASE

INVESTING OPPORTUNITIES



Option 3

INSTRUMENT TYPE	EQUITY INVESTMENT (PREFERRED STOCKS)
AMOUNT	USD 30,0 M
TENOR	-
EXPECTED YIELD	RETURN ~ 12% P.A.

AIM

FOR FURTHER DEVELOPMENT OF DIGITAL BANKING AND CORPORATE LOAN PORTFOLIO INCREASE

INVESTING OPPORTUNITIES



Option 4

INSTRUMENT TYPE	CORPORATE BONDS
AMOUNT	UZS 100,0 B (1,0 M)
TENOR	2 YEARS
EXPECTED YIELD	RETURN ~ 16% P.A.

AIM

**FOR CORPORATE AND RETAIL LOAN
PORTFOLIO INCREASE**

THE 10 YEAR TRACK OF SUCCESS



TRANSFORMATION TO DIGITAL BANKING



PROMISING FUTURE:

- Strategic goals till 2023
- Growth rates. Forecasts for forthcoming years
- Lucrative returns. Assessment of our expectations

QUICK GLIMPSE IN THE PAST:

- Growth rates. Our history of acquisitions
- Performance metrics. Showing the way we work.
- Proven credibility. As an evidence of trustworthy business partner

PROMISING FUTURE. STRATEGIC GOALS TILL 2023



Enhancing digital banking products

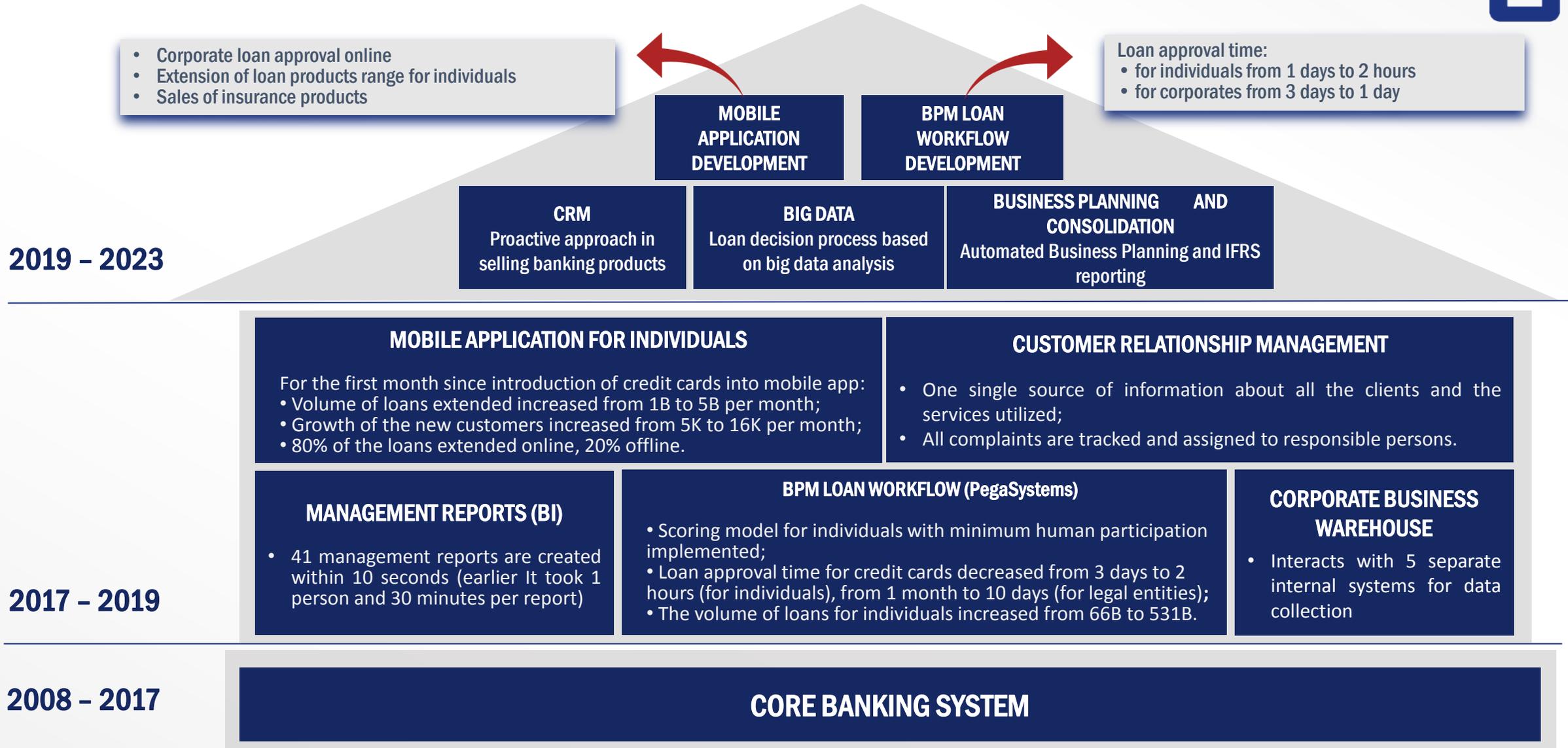
Focus on underdeveloped (high margin) retail market and SMEs

Diversification of the credit risks.

Decision making process based on the big data.

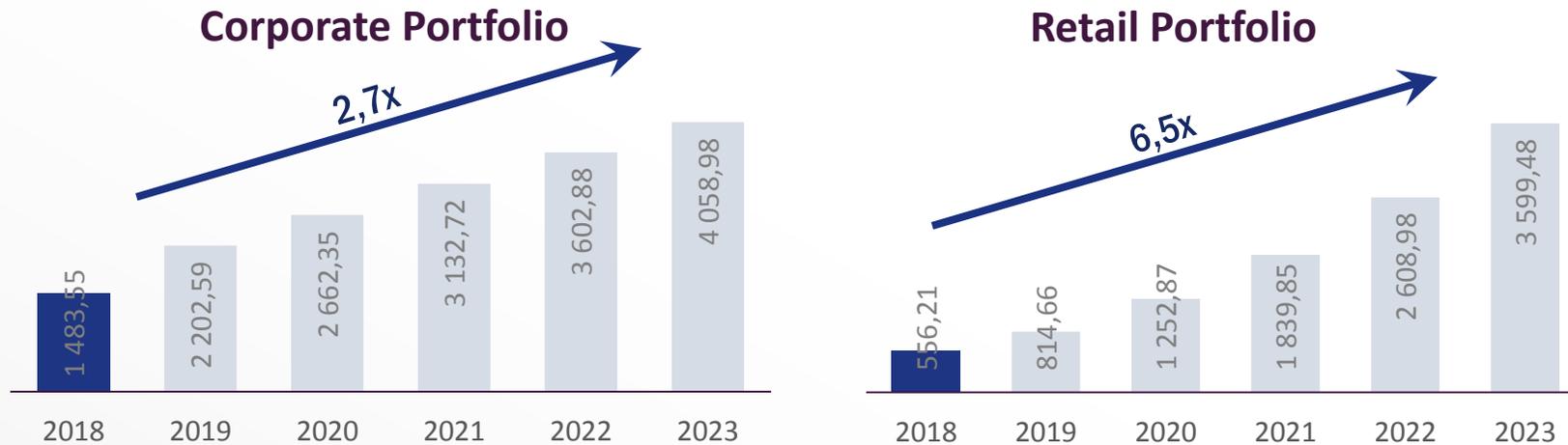
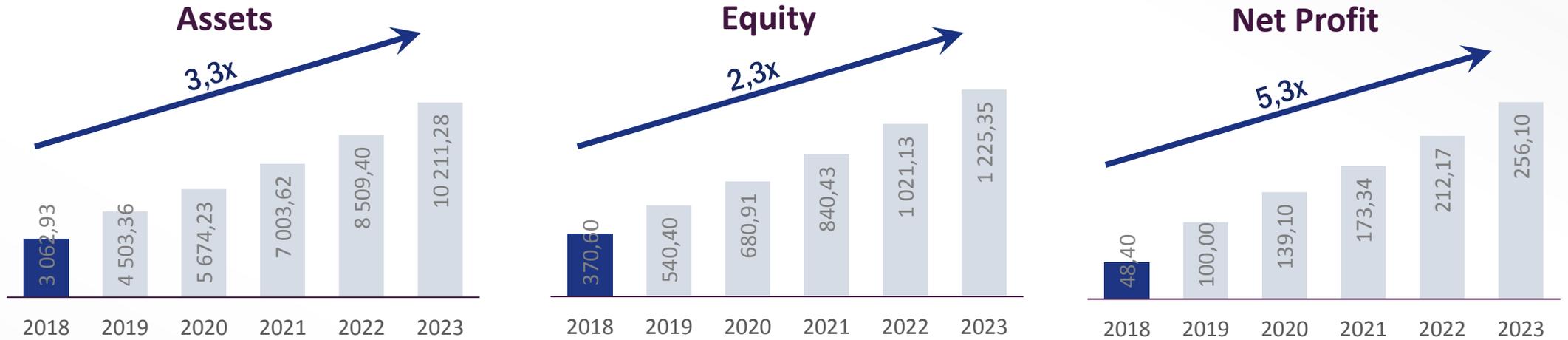
Increase of the market share

TRANSFORMATION TO DIGITAL BANKING



PROMISING FUTURE. GROWTH RATES FORECAST

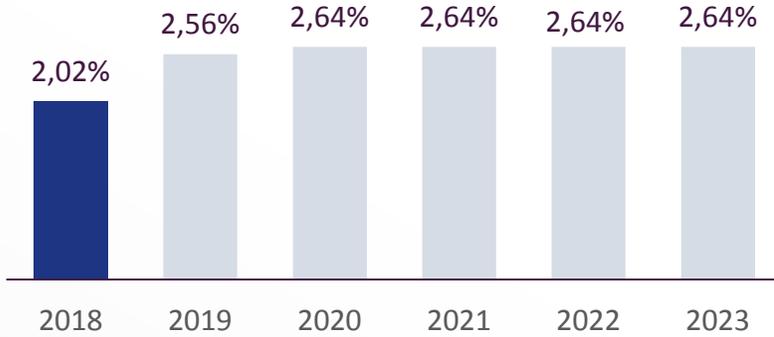
in UZS Billions



PROMISING FUTURE. LUCRATIVE RETURNS



ROAA



ROAE



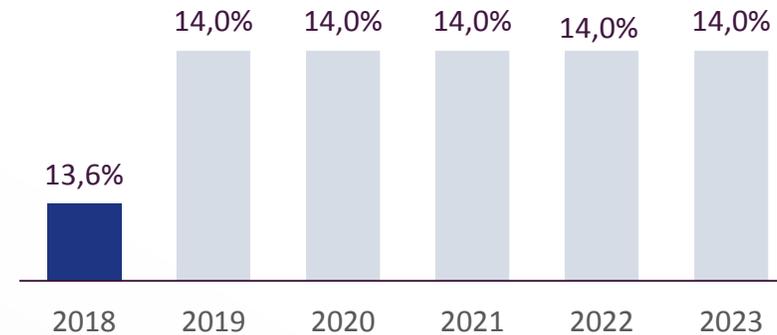
Expected UZS devaluation



NPL Ratio

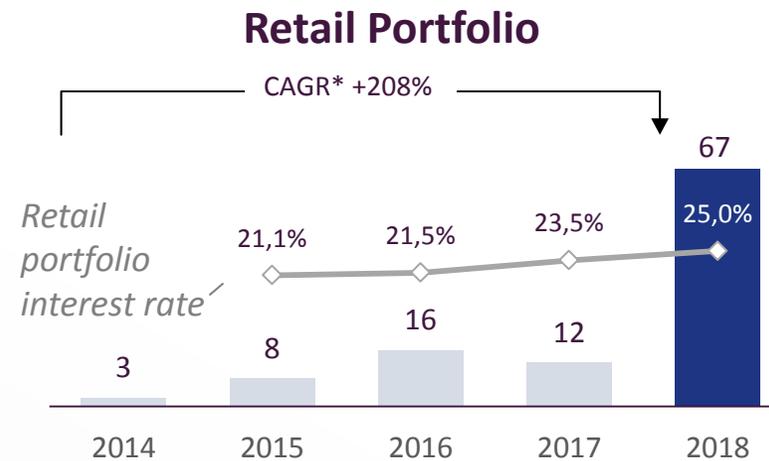
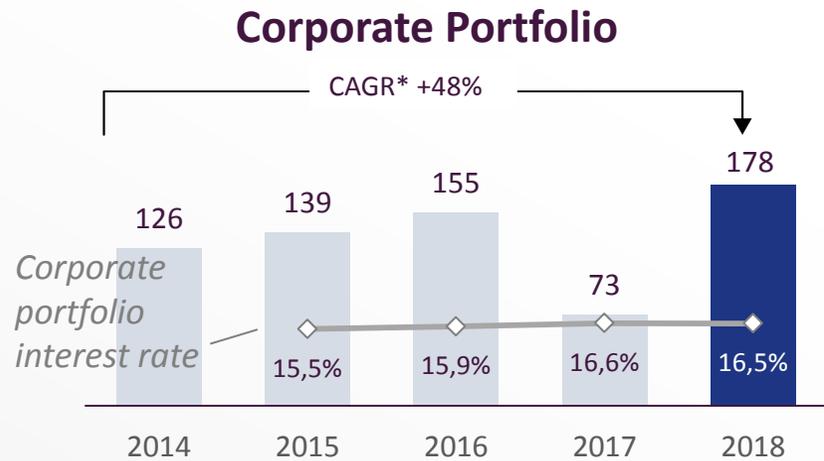
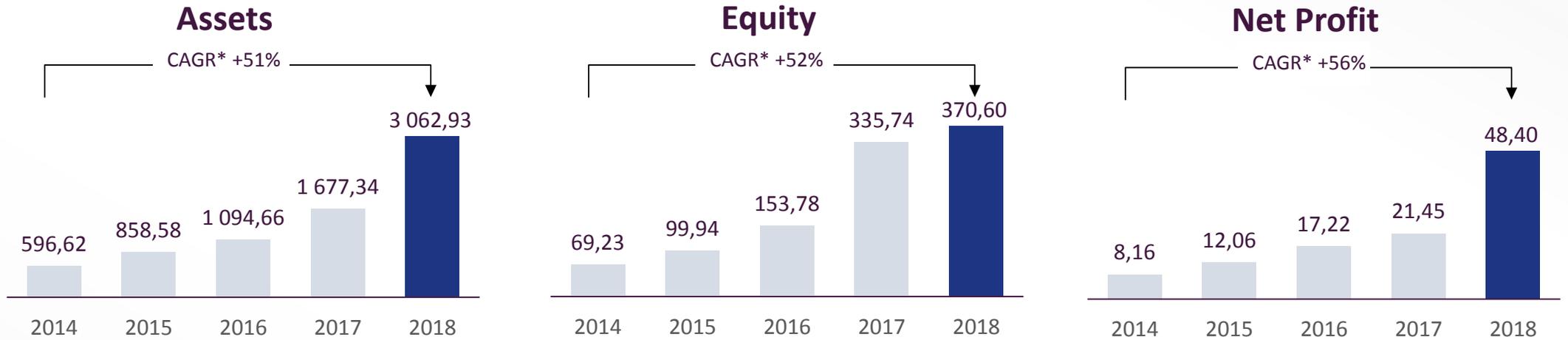


Capital Adequacy Ratio

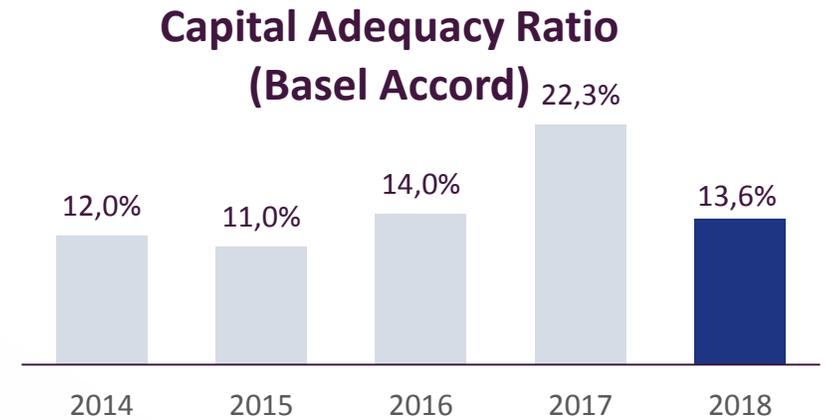
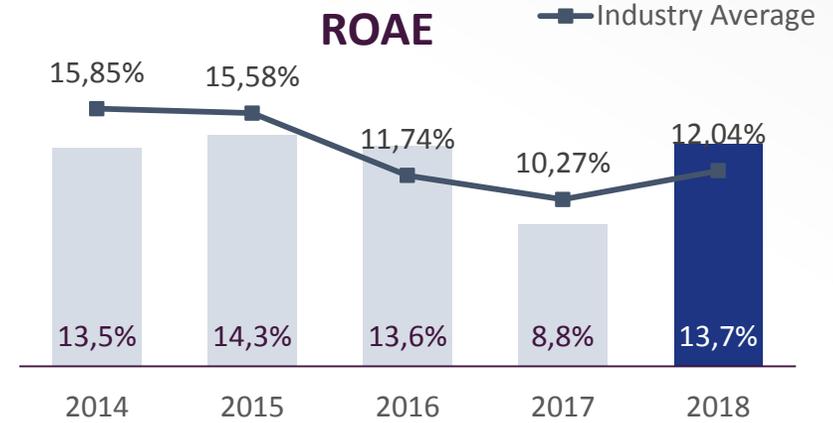
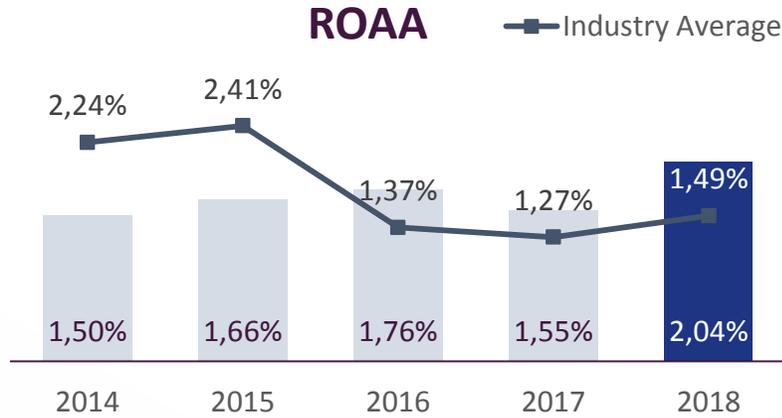


QUICK GLIMPSE IN THE PAST. GROWTH RATES

in UZS Billions



QUICK GLIMPSE IN THE PAST. PERFORMANCE METRICS



* Loans meeting the following criteria are classified as non-performing:

- Overdue status and difficulties in realization of collateral;
- Cash flow difficulties experienced by the borrower;
- Deterioration in the value of collateral

QUICK GLIMPSE IN THE PAST. PROVEN CREDIBILITY



IBRD
12 000 000,00 USD



ICD
7 000 000,00 USD



Incofin Investment Management
4 000 000,00 EUR



Asian Development Bank
22 000 000,00 USD



Commerzbank
10 000 000,00 USD



Raiffeisen Bank International AG
3 000 000,00 EUR



Landesbank Baden-Wuerttemberg
3 000 000,00 EUR



Banque de Commerce et de Placements
5 000 000,00 USD