



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



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.

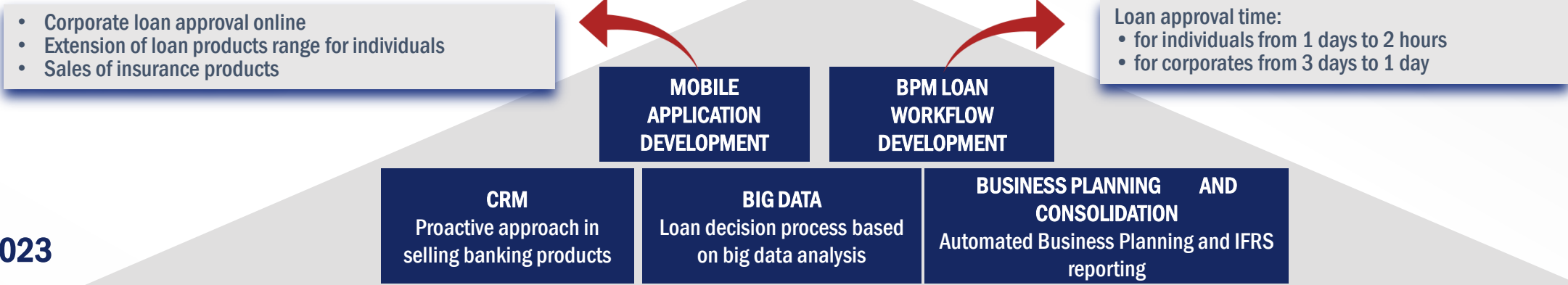


Increase of the market share

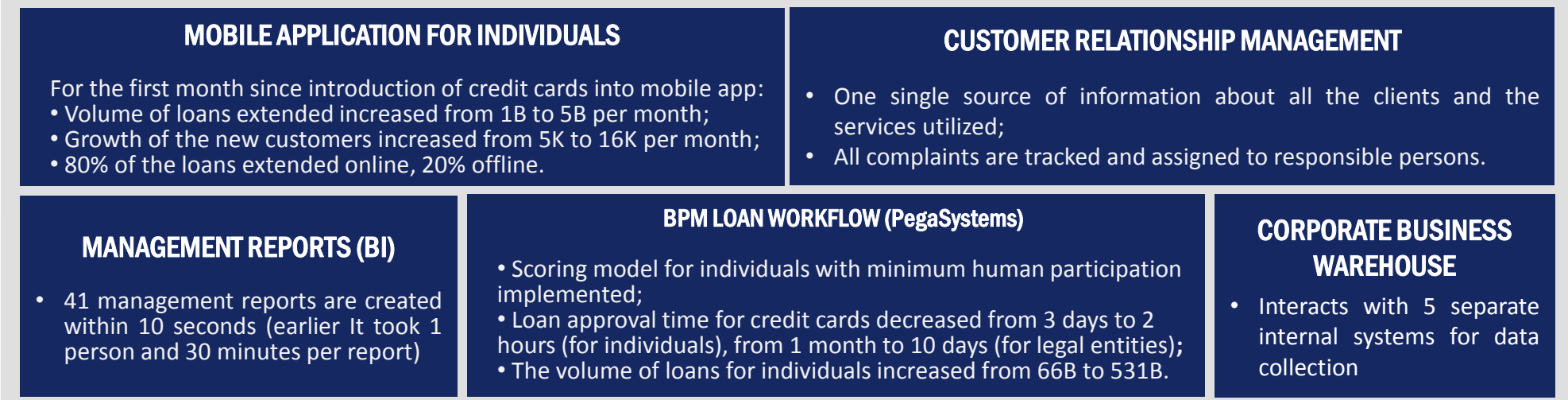
TRANSFORMATION TO DIGITAL BANKING



2019 – 2023



2017 – 2019

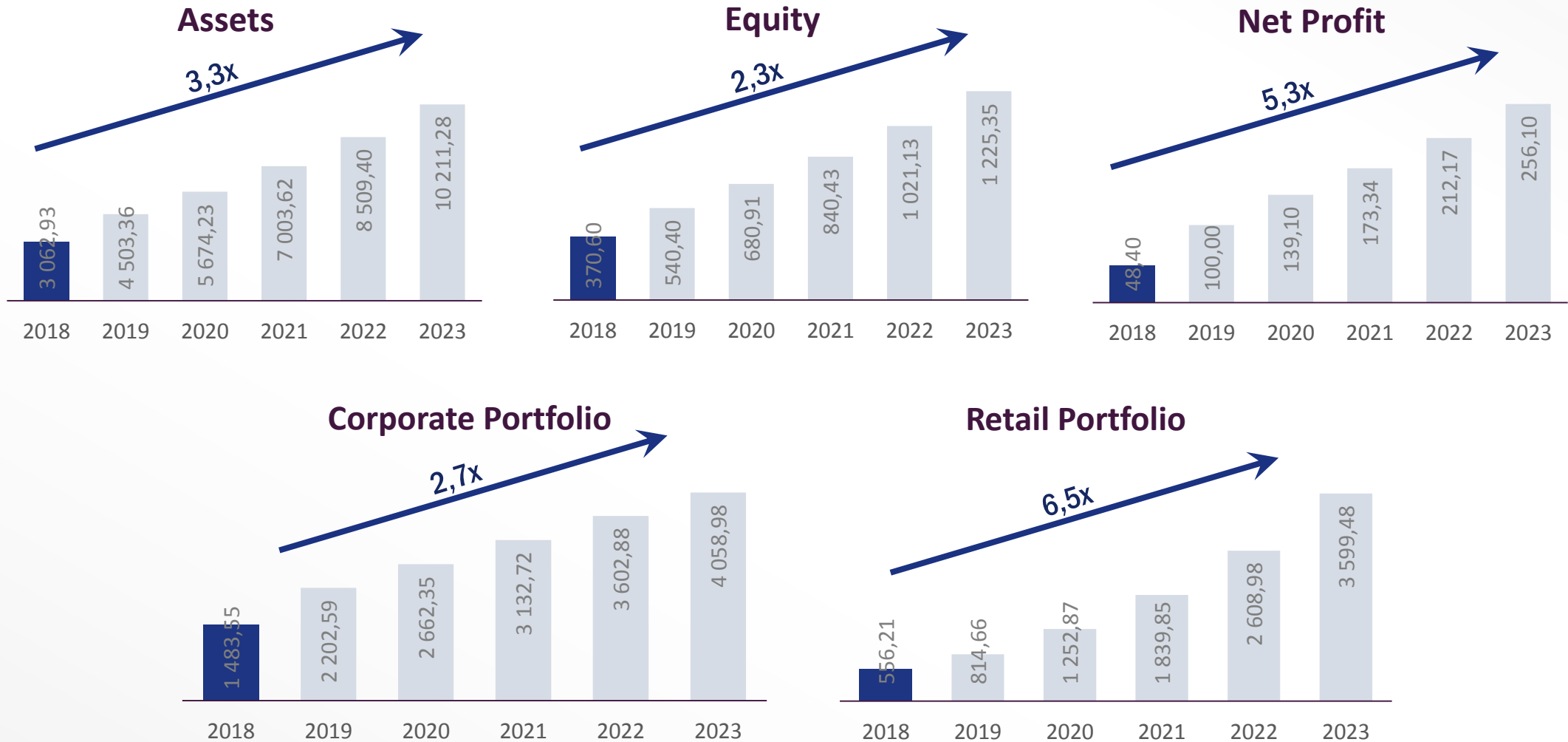


2008 – 2017



PROMISING FUTURE. GROWTH RATES FORECAST

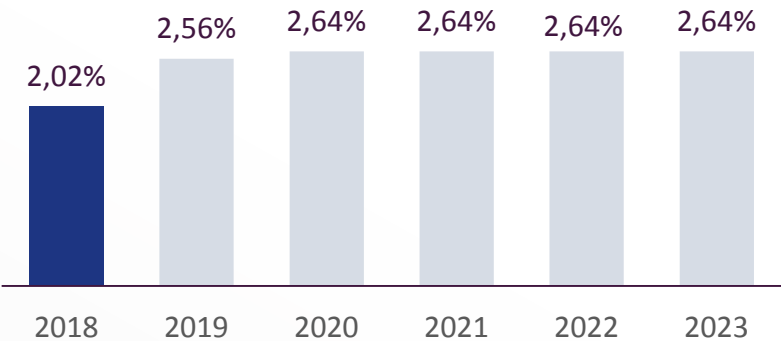
in UZS Billions



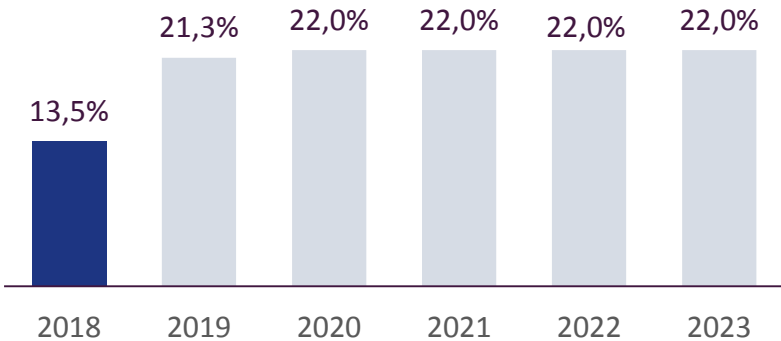
PROMISING FUTURE. LUCRATIVE RETURNS



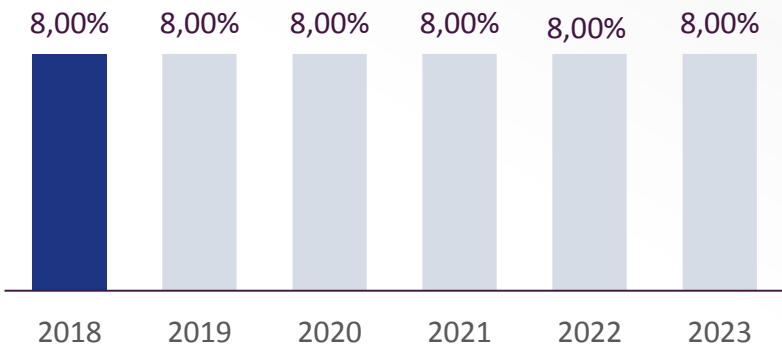
ROAA



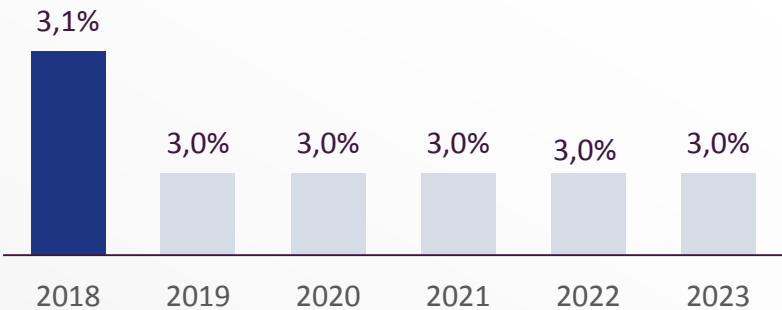
ROAE



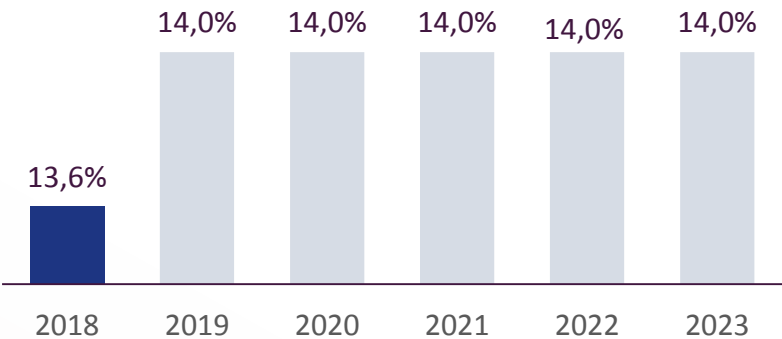
Expected UZS devaluation



NPL Ratio

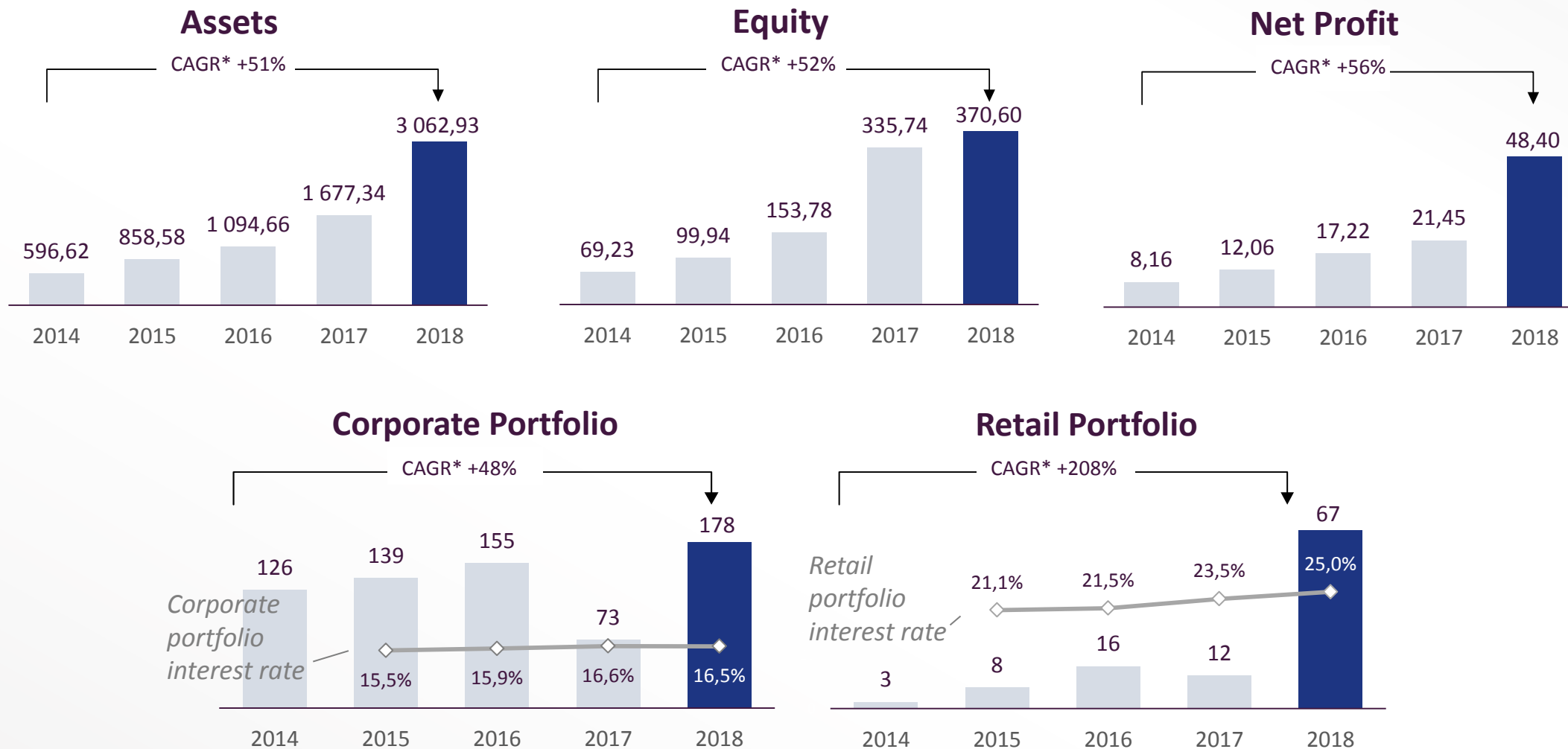


Capital Adequacy Ratio

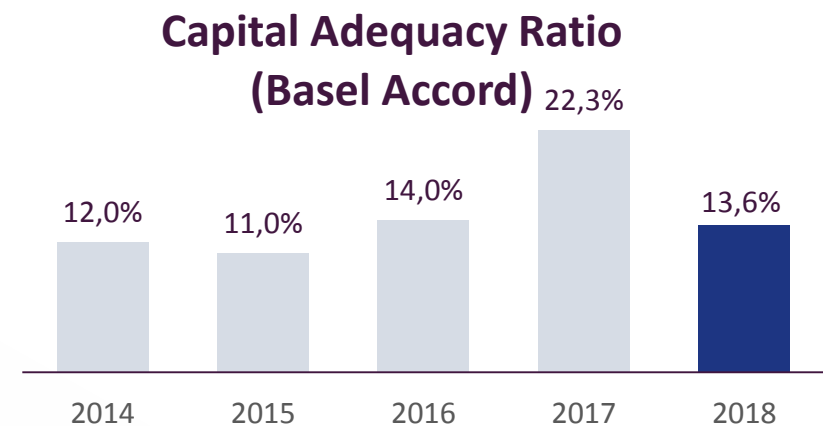
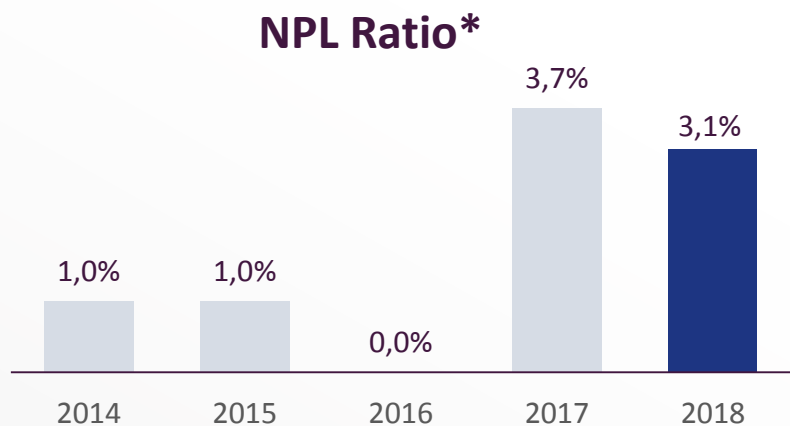
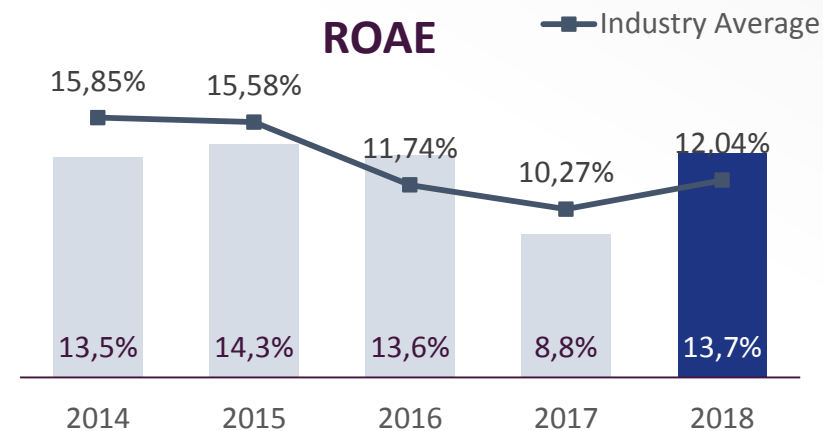
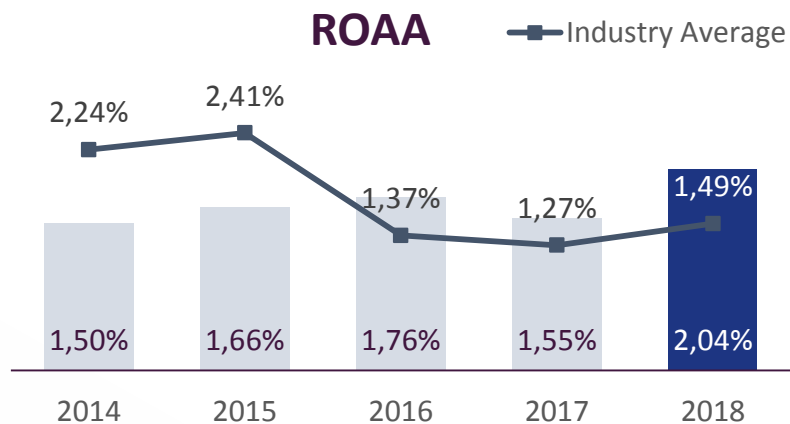


QUICK GLIMPSE IN THE PAST. GROWTH RATES

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