



JSCB “MADAD INVEST BANK”

MADAD INVEST BANK IS ONE OF THE LEADING BANKS DUE TO:

- PROVIDING MODERN BANKING AND FINANCIAL SERVICES
- DEVELOPING AT A VERY HIGH PACE AND GETTING EVEN HIGHER SPEED AT THE STAGE OF ECONOMIC GROTH
- THE BANK'S ASSETS HAS SHOWN 10 TIMES GROWTH
- THE CAPITAL HAS GROWN BY 7 TIMES
- THE CLIENTELE BASE GROWN BY 30 TIMES

TWO OF THE MAIN STRATEGIC GOALS ARE:

- ACHIEVING THE AMOUNT OF TOTAL ASSETS UP TO 1 TRILLION SUMS
- REACHING 70% COVERAGE OF DISTANCE SERVICING OF CLIENTS USING A WIDE SPECTER OF DIGITAL TECHNOLOGIES

History of the Bank

Became a member of International payment system VISA

March
2019

Became a member of International payment system SWIFT

June
2018

**Switched to the international money transfer system
Contact**

Novem
ber
2017

Was granted a General license for conducting forex operations

August
2017

July
2017

was created a Banking operations division

March
2017

Registered as a member of interbank processing
center

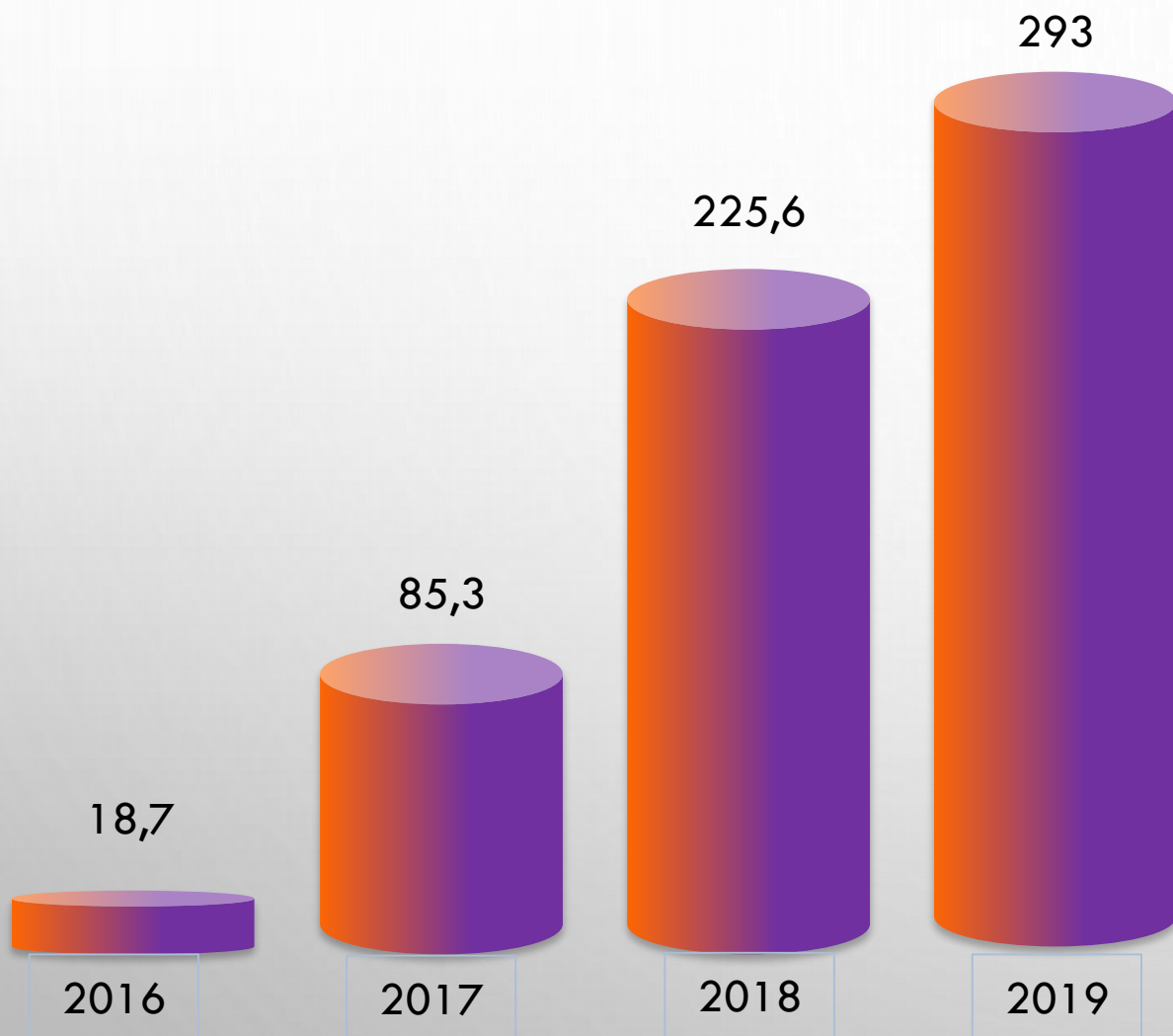
Decemb
er
2016

Became a member of Credit Bureau KATM

Novem
ber
2016

JSCB "Madad Invest Bank" was founded

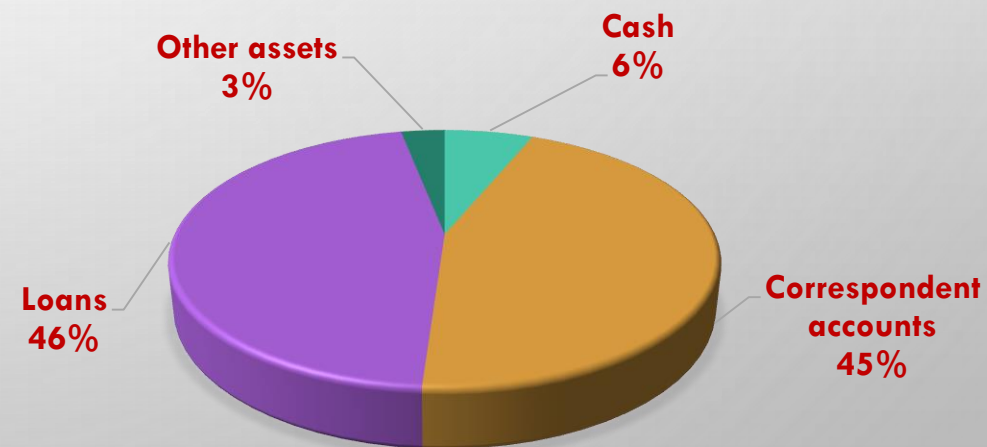
1. Bank's assets and its dynamics of growth



Bank's assets increased by 12 times in period 2016-2019 reaching the level of 225,6 billion UZB sums by end of 2018. By the end of first quarter it achieved the level of 293,0 billion sums. It is anticipated the Bank's assets to reach the level of 400 billion sums by end of 2019.

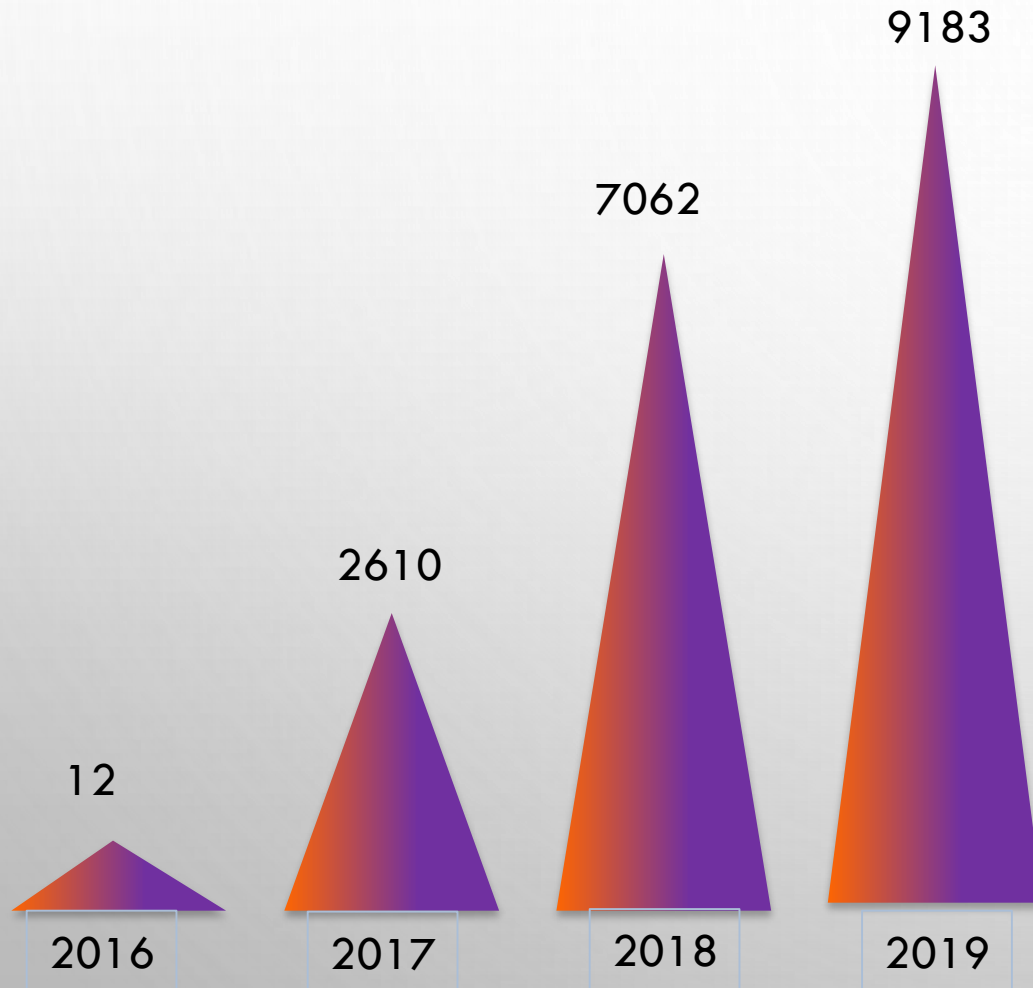
ASSETS STRUCTURE

As of April 1, 2019

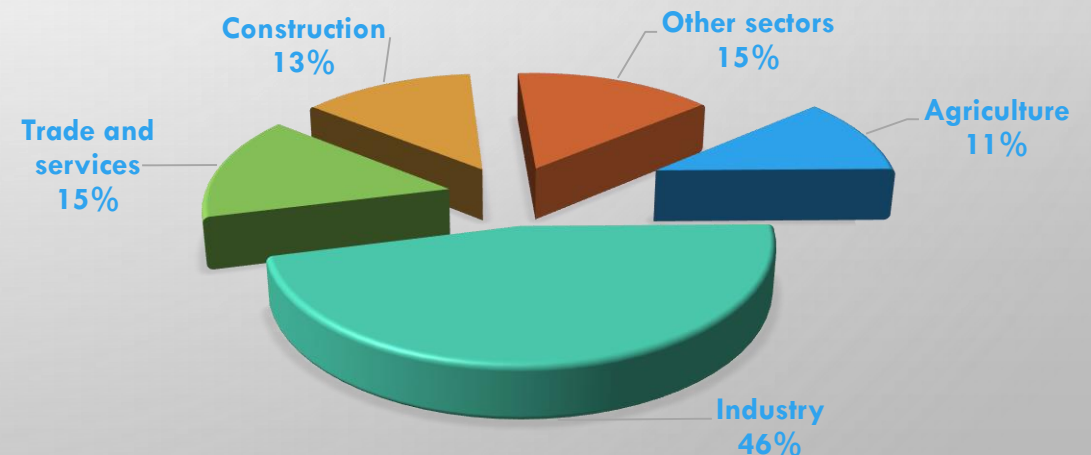


Dynamics of clientele base growth and its structure

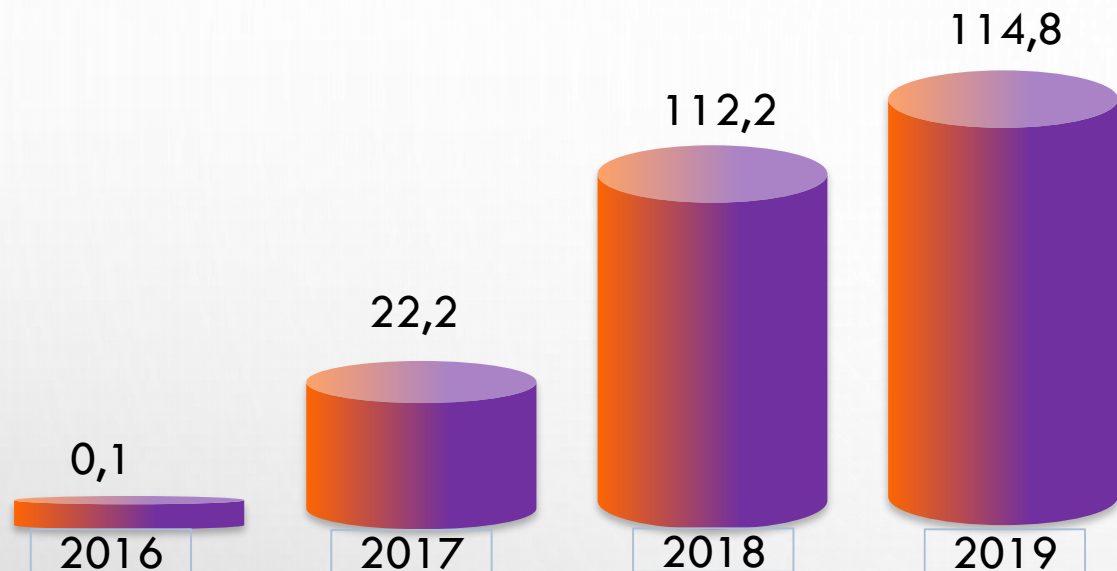
As a result of active client attraction policy conducted by the Bank the number of clients increased from 2610 in 2017 to 9183 in 2019. As of April 1, 2019 we could see that most of the clients are concentrated in the industrial sector of the economy.



Sectoral diversification of clients



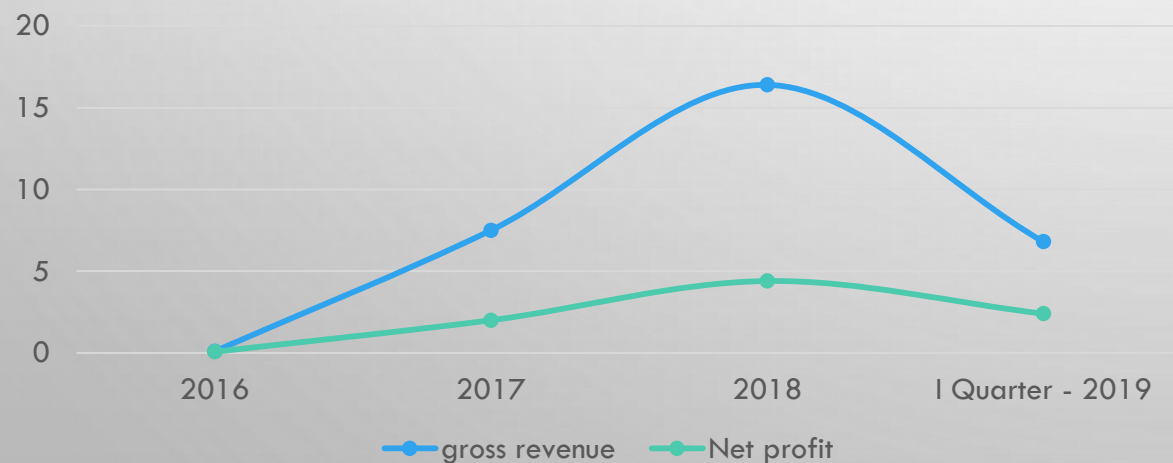
Dynamics of capitalization growth on an annual basis



The Bank's capital has shown a 5 time growth in comparison with the year 2017 reaching the amount of 114,8 billion UZ sums in the first quarter of 2019. This is unprecedented growth among uzbek banks which has never been experienced before.

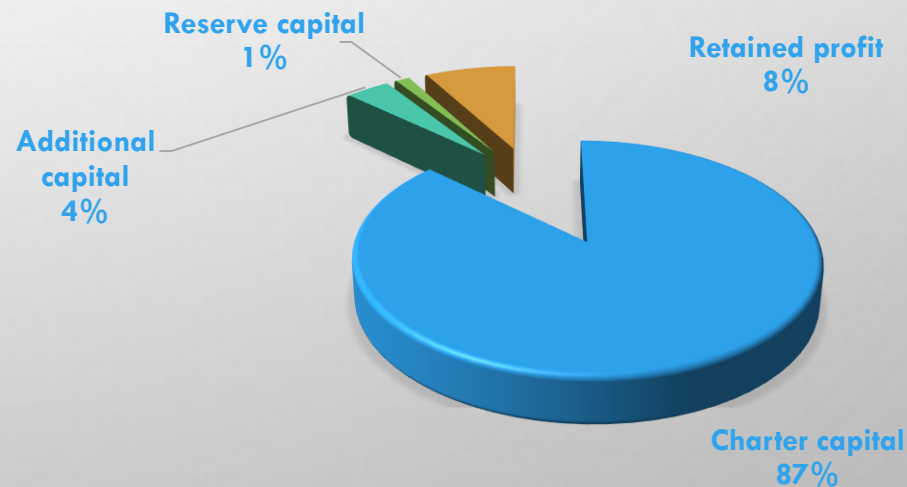
Bank's profit and net profit

billion. sums

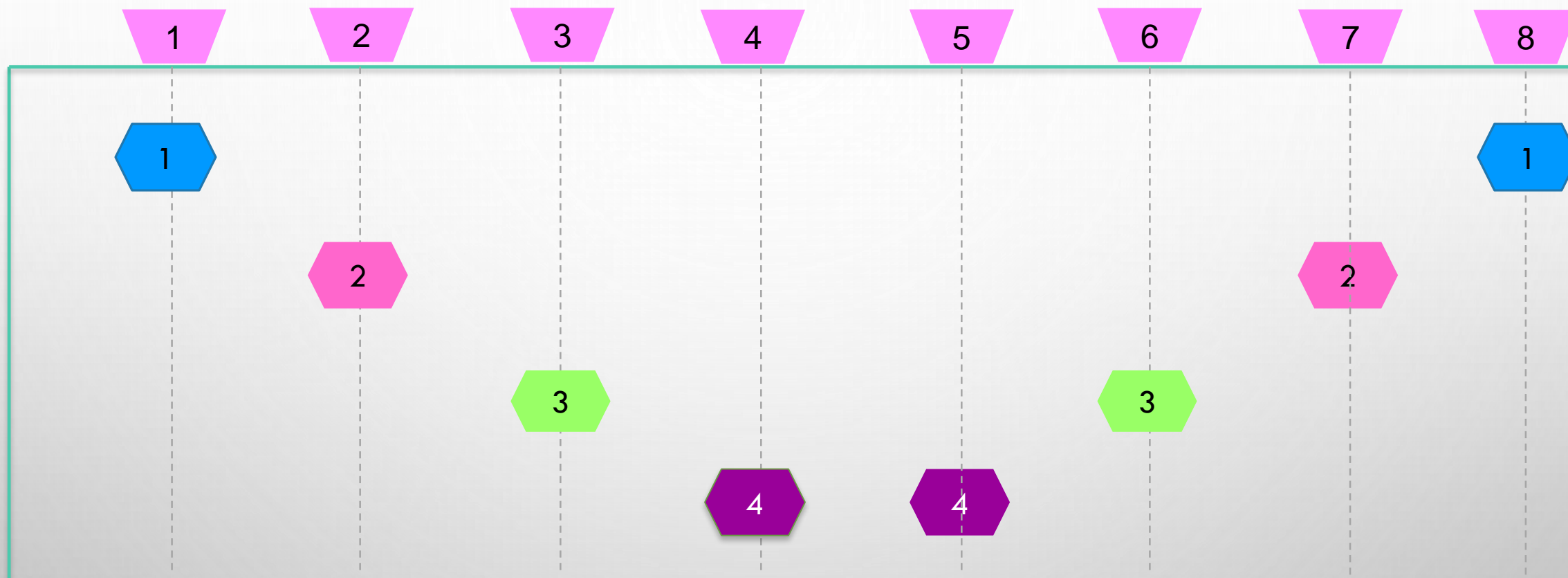


Capital Structure of the Bank

(as of April 1, 2019)



CORRESPONDING DATA AMONG GROUP III BANKS



1 - Risk level corresponding to first borrower

2 - Deposits of legal entities

3 - Current liquidity data

4 - Own capital

5 - Profitability of own capital

6 - Net profit

7 - Profitability of assets

8 - Maximum amount of investments included into Charter capital

MAIN DIRECTIONS OF DEVELOPMENT MADAD INVEST BANK FOR PERIOD OF 2018-2021.

Increasing the level of Bank's capitalization and liquidity, improving the management and assessment of banking risks

Enlarging the scope and quality of banking services, widely provided with the use of modern information and communication technologies

Enforcing the Bank's loan portfolio and its quality, widening the scope of Investment projects and enhancing financing of the economy

Improving the system of training and retraining of Bank's staff

IMPROVEMENT THE BANK'S SYSTEM OF STAFF TRAINING AND RETRAINING

Provision of regular training, re-training and improving the qualification of the Bank's personnel by arranging training courses and seminars with attraction of foreign experts in leading scientific organizations, foreign banks and foreign centers of most important areas of banking and financial sectors.

Arranging of banking courses for Bank's staff with the attraction of experts from foreign education institutes to receive International certificates of CFA, ACCA.

To create new books, educative and methodological material and unified education programs in the banking sector through intensive relations with higher education.

Further improvement of motivation methods for employees on the labor market, which considers stimulation and professional growth of Bank's employees, development of social infrastructure in the Bank and the system of non-material remuneration.

INCREASING THE VOLUME AND QUALITY OF BANKING SERVICES USING ADVANCED INFORMATION AND COMMUNICATION TECHNOLOGIES

Organization of effective banking activity by providing modern banking services to Bank's clientes



Improving the quality of services provided by using advanced information and communication technologies