

## Fulfillment of financial objectives of the Business Plan for 2017

№	Objectives	Responsible persons	Actions	Deadlines	Actual implementation as of January 1, 2018
1	Maintaining bank capital adequacy	Acting Chairman of the Management Board / Voitov A.B. /, Deputy Chairmen / Yakubov Sh.I., Almardanov O.P. /, Treasury Department, Department of Corporate Relations with Shareholders and Securities, Heads of Bank Branches	<p>Bring the bank's capital to 1 136.6 billion soums</p> <ul style="list-style-type: none"> <li>• to form the authorized capital of the bank in the amount of 795.6 billion soums, of which: <ul style="list-style-type: none"> <li>- for I quarter - 12.6 billion soums;</li> <li>- for IV quarter - 85.0 billion soums</li> </ul> </li> </ul>	2017	<p>Aggregate capital as of 01.01.2018 amounted to 2241.3 billion soums, which is higher than the planned for January 1, 2018 (1136.6 billion soums) by 1104.7 billion soums or 197.2%.</p> <p>As of 01.01.2018 The authorized capital of the Bank was formed in the amount of 1,451.8 billion soums, fulfilling the forecast value (795.6 billion soums) by 182.5% or 656.2 billion soums. Compared to the previous year, it increased by 2.1 times (or by 208.0%).</p> <p>In addition, in order to fulfill the relevant decrees of the President of the Republic of Uzbekistan, an additional issue of bank shares in the amount of 784.0 billion soums was issued, of which 153.55 billion soums were placed to the Ministry of Finance of the Republic of Uzbekistan and 572.9 billion soums were allocated to the Fund for Reconstruction and Development Republic of Uzbekistan.</p>

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2	Increasing the bank's resource base	Acting Chairman of the Management Board / Voitov A.B. /, Deputy Chairmen / Yakubov Sh.I., Almardanov O.P. /, Treasury Department, department of retail services, deposit operations and work with mini-banks, department of corporate relations with shareholders and securities, heads of bank branches	<p>Ensuring the growth of the balance of deposit funds to 2 625.0 billion soums, including:</p> <ul style="list-style-type: none"> <li>- deposits of legal entities up to 1 946.9 billion soums;</li> <li>- deposits of individuals up to 678.1 billion soums</li> </ul> <ul style="list-style-type: none"> <li>• Issue and placement of the IX issue of certificates of deposit for the amount of 50.0 billion soums, of which: <ul style="list-style-type: none"> <li>- for I quarter - 5.0 billion soums;</li> <li>- for II quarter - 5.0 billion soums.</li> <li>- for III quarter - 30.0 billion soums;</li> <li>- for IV quarter - 10.0 billion soums.</li> </ul> </li> </ul>	2017	<p>As of January 1, 2018, the total balances of deposit funds amounted to 3 270.5 billion soums, or 125% of the established plan for the reporting period (2 625.0 billion soums).</p> <ul style="list-style-type: none"> <li>- deposits of legal entities amounted to 2,375.6 billion soums, or 122.0% of the established plan as of January 1, 2018 (1,946.9 billion soums).</li> <li>- the value of deposits of individuals amounted to 894.9 billion soums, with fulfillment from the forecasted (678.1 billion soums) by 216.8 billion soums or 132.0%.</li> </ul> <p>In order to create favorable conditions for the strengthening and growth of the Bank's resource base, widespread attraction of free funds of economic entities into the banking circulation, the Central Bank of the Republic of Uzbekistan registered the "Conditions for the issue, placement, circulation and repayment of the IX issue of certificates of deposit of JSCB" Uzpromstroybank "No. DS- 43-0242 of 15.12.2016 for a total amount of 50.0 billion soums, of which 36.6 billion soums were placed.</p>

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3	Financial support of the real sector of the economy and receipt of income in the form of interest from credit investments	Acting Chairman of the Management Board / Voitov A.B. /, Deputy Chairman / Yakubov Sh.I./, lending department, department for coordination and monitoring of investment activities of the bank, heads of bank branches	<p>Granting loans to business entities in national currency - 1752.7 billion soums, of which:</p> <ul style="list-style-type: none"> <li>➤ Short-term loans in the amount of 1,266.4 billion soums;</li> <li>➤ including subjects of SB in the amount of 310.2 billion soums;</li> <li>➤ Long-term loans - 486.3 billion soums;</li> <li>➤ including the subjects of SB in the amount of 576.1 billion soums.</li> </ul> <p>in foreign currency: total - 401.85 million US dollars, of which:</p> <ul style="list-style-type: none"> <li>➤ Short-term loans in the amount of USD 40.0 million USA,</li> <li>➤ Long-term loans - USD 361.85 mln. USA.</li> </ul>	2017	<p>Provision of loans to business entities in national currency as of 01.01.2018:</p> <p>Total - 3 371.1 billion soums, including to small businesses - 1 417.6 billion soums of issued loans:</p> <ul style="list-style-type: none"> <li>• Short-term loans - in the amount of 1 055.7 billion soums, including to small businesses - 192.0 billion soums;</li> <li>• Long-term loans - 2,315.4 billion soums, including to small businesses - 1,225.7 billion soums.</li> </ul> <p>in foreign currency as of 01.01.2018: total - 98.03 million USD, including:</p> <p>Short-term loans in the amount of - 0.2 million USD</p> <p>Long-term loans - 97.8 million USD</p>
3.1	Completion of the modernization of enterprises	Deputy Chairman / Yakubov Sh.I./, Department for Coordination and	Completion of the modernization of enterprises accepted on the bank's balance sheet and bringing them to the level of readiness for	2017	In accordance with the Decree of the President of the Republic of Uzbekistan No. UP-4053 dated November 18, 2008 "On measures to further increase the financial stability of enterprises in the real sector of the economy" and the Order of the President of the Republic of

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	accepted on the bank's balance sheet	Monitoring of the Bank's Investment Activities, Heads of Bank Branches	the production of competitive products		<p>Uzbekistan No. R-4010 dated November 19, 2008 "On approval of the Procedure for selling to commercial banks economically insolvent enterprises "The Bank participates in the financial rehabilitation and restoration of production of economically insolvent enterprises of the republic.</p> <p>The assets of 15 bankrupt enterprises were accepted on the balance sheet of JSCB "Uzpromstroybank", including 3 enterprises - JV "Balikchiteks", OJSC "Balikchitekstil" and OJSC "Kuvasoy Chinnisi" were acquired at competitive bidding at zero redemption value, 11 bankrupt enterprises, these are - LLC Khazorasp Gilami, DP Tuyamuyungisht, OJSC Tuyamuyunsuvkurilish, DP PMK-3, LLC "Khorezm Bogot Qurilish", DP "Tuyamuyin materialari ta'minoti tobe jamiyati", DP "KhRU", JSC "Toshagasuvkurilish", JV LLC "Uz Bottlers Group", LLC "Khor MoonStar Max" and LLC "SSK-6", which had more than 70% of the debt on bank loans as part of the accounts payable. And also, in pursuance of the order of the Prime Minister of the Republic of Uzbekistan, the Bank created a new enterprise for the production of cotton yarn on the basis of OJSC "Khojeyli Textile" in the Republic of Karakalpakstan.</p> <p>As a result of the work carried out, out of 15 bankrupt enterprises accepted on the bank's balance sheet, 11 new enterprises were created on the basis of their property and investments in the amount of 82 billion soums were made, 1 288 new jobs were created and products were produced in the amount of 183.3 billion soums. including sold goods for export in the amount of 58 million US dollars.</p> <p>Until today, 10 out of 11 enterprises were sold to strategic investors for a total amount of 78.8 billion soums and 22.6 billion soums were repaid. On the part of investors, payment obligations for 5 enterprises have been fully fulfilled. At the moment, there are no overdue payments on the part of investors on the repayment schedule.</p> <p>At present, at 1 enterprise - Fergana Ceramics Industry LLC, a line for the production of hyper-pressed bricks and vibro-pressed products has been installed and 66 new jobs have been created.</p> <p>In order to realize the Bank's share in the authorized capital of enterprises, negotiations are underway with strategic investors Moderna Keramik Industry Fergana LLC, Angren Kaolin LLC and Perfect Active LLC.</p> <p>In connection with the fulfillment of investment obligations, the Bank submitted a report to the State Committee of the Republic of Uzbekistan for Assistance to Privatized Enterprises and Development of Competition to introduce the issue of transferring ownership of the enterprise to the Bank. According to clause 3.1 of the Protocol No. 1 of the meeting of the Republican Commission on the Sale of Economically Insolvent Enterprises to Commercial Banks dated May 15, 2017, the</p>

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					<p>composition of the working group for accepting investment obligations for Fergana Ceramics Industry LLC was approved.</p> <p>In order to timely fulfill the protocol meeting of the President of the Republic of Uzbekistan Sh. Mirziyoyev during his visit to the regions of the Republic, it was instructed to finance projects by contributing to the authorized capital and creating new enterprises.</p> <p>During the visit of the President of the Republic of Uzbekistan Sh. Mirziyoyev to the Republic of Karakalpakstan on January 20-21 this year, with the participation of the Bank and the co-founder of Titan DSZ LLC, a logistics center was created in the city of Khojeyli, Xo'jayli Agrosanoat Markazi LLC with an authorized capital of 500.0 mln UZS. To date, "PSB Industrial Investments" LLC has made investments in the amount of 125.0 million soums.</p> <p>According to preliminary calculations, the project amount is 26.7 billion soums, the creation of new jobs is 150 units. Currently, the company is carrying out construction and installation work.</p> <p>And also, during the visit of the President of the Republic of Uzbekistan Sh. Mirziyoyev to the Khorezm region on January 27-28 of this year, it was instructed to create a poultry complex in the Khorezm region, including the incubation reproduction of young laying hens (at least 1 million heads per year) and the maintenance of egg laying hens (at least 200 thousand heads).</p> <p>In order to implement this project, PSB Industrial Investments LLC and the co-founders of Feedgran LLC created a poultry complex of Xorazm naslli parranda LLC with an authorized capital of 6 118.0 million soums. To date, PSB Industrial Investments LLC has made investments in the amount of 3,500.0 million soums.</p> <p>The total amount of the project is 29.6 billion soums, the creation of new jobs is 50 units. Currently, the company is carrying out construction and installation work.</p>
4	Increase in profitability from bank operations	Acting Chairman of the Management Board / Voitov A.B. /, Deputy Chairman / Yakubov Sh.I./, Department of Economic Analysis, Heads of Bank Branches	Maintaining the profitability of Uzpromstroybank at the level of at least 9.6%.	2017	In 2017, the profitability of JSCB "Uzpromstroybank" amounted to 6.2%.

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5	Bank profit increase	Acting Chairman of the Management Board / Voitov A.B. /, First Deputy Chairman of the Management Board / Obidjonov J.O. /, Deputy Chairman of the Management Board / Almardanov O.P. /, Department of Economic Analysis, heads of bank branches	Making a profit in the amount of at least 70.0 billion soums due to: <ul style="list-style-type: none"> <li>➤ income - 732.1 billion soums;</li> <li>➤ expenses - 662.1 billion soums;</li> </ul>	2017	As of 01.01.2018, a profit of 85.7 billion soums was received due to: <ul style="list-style-type: none"> <li>• income - 1 389.6 billion soums;</li> <li>• expenses - 1 303.9 billion soums;</li> </ul>
6	Improving the quality of assets and loan portfolio	Acting Chairman of the Management Board / Voitov A.B. /, Deputy Chairmen / Yakubov Sh.I., Almardanov O.P. /, Department of Risk Management and Monitoring of the Loan Portfolio, Department of Credit Operations, Department for Coordination and Monitoring of the Bank's Investment Activities, heads of bank branches	1. Continue work on collecting problem debts assigned to off-balance sheet accounts, including for principal and interest.	2017	1. As a result of the work carried out on problem loans in 2017, loans were collected, referred to off-balance sheet accounts, in the amount of 14.8 billion soums, including: <ul style="list-style-type: none"> <li>- the main debt in the amount of 7.89 billion soums;</li> <li>- percent - 6.93 billion soums.</li> </ul>

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		Deputy Chairman of the Management Board / Yakubov Sh.I. /, Department of Corporate Relations with Shareholders and Securities, Heads of Bank Branches	<p>2. The investment portfolio for securities will be:  in corporate securities:  - for I quarter - 20.1 billion soums;  - for II quarter - 19.1 billion soums.  - for III quarter - 19.1 billion soums;  - for IV quarter - 17.1 billion soums,  of them</p> <p>• into debt securities:  - for I quarter - 3.0 billion soums;  - for II quarter - 2.0 billion soums;  - for III quarter - 2.0 billion soums.</p> <p><i>(The decrease in the bank's investment portfolio occurs due to the redemption of bonds and certificates of deposit throughout 2017).</i></p>	2017	2. As of 01.01.2018. The total investment portfolio of the Bank for securities and bankruptcy enterprises amounted to 40.9 billion soums, including 23.1 billion soums in shares and shares in the authorized capital of enterprises (as of 01.01.2017 - 17.4 billion soums ) compared to the beginning of this year, the increase amounted to 6.1 billion soums due to the allocation of 5.0 billion soums to create a Guarantee Fund for the Development of Small Business on the basis of No. PP-2768 dated February 10, 2017.

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7	Providing assistance in financing and engineering control of construction projects of their own construction, included in the address lists for 2017	Deputy Chairman of the Management Board / Yakubov Sh.I. /, construction department, heads of bank branches	-implementation of control over the construction of objects of own construction, overhaul and reconstruction of existing buildings included in the address lists for 2017; -provision of paid engineering services to business entities on a contractual basis with an income of 2.4 billion soums.	2017	as of January 1, 2018:  - provided to contractors for participation in tenders and construction of objects of guarantees and sureties for 346.3 million soums;  - capital expenditures of Uzpromstroybank for construction and reconstruction as of 01.01.2018 amounted to 12 477.4 million soums.  - provided to business entities paid engineering services on a contractual basis with income in the amount of 6 139.1 million soums, excluding VAT;