

Report on the financial results of the Bank for 2018 and the implementation of the Business Plan

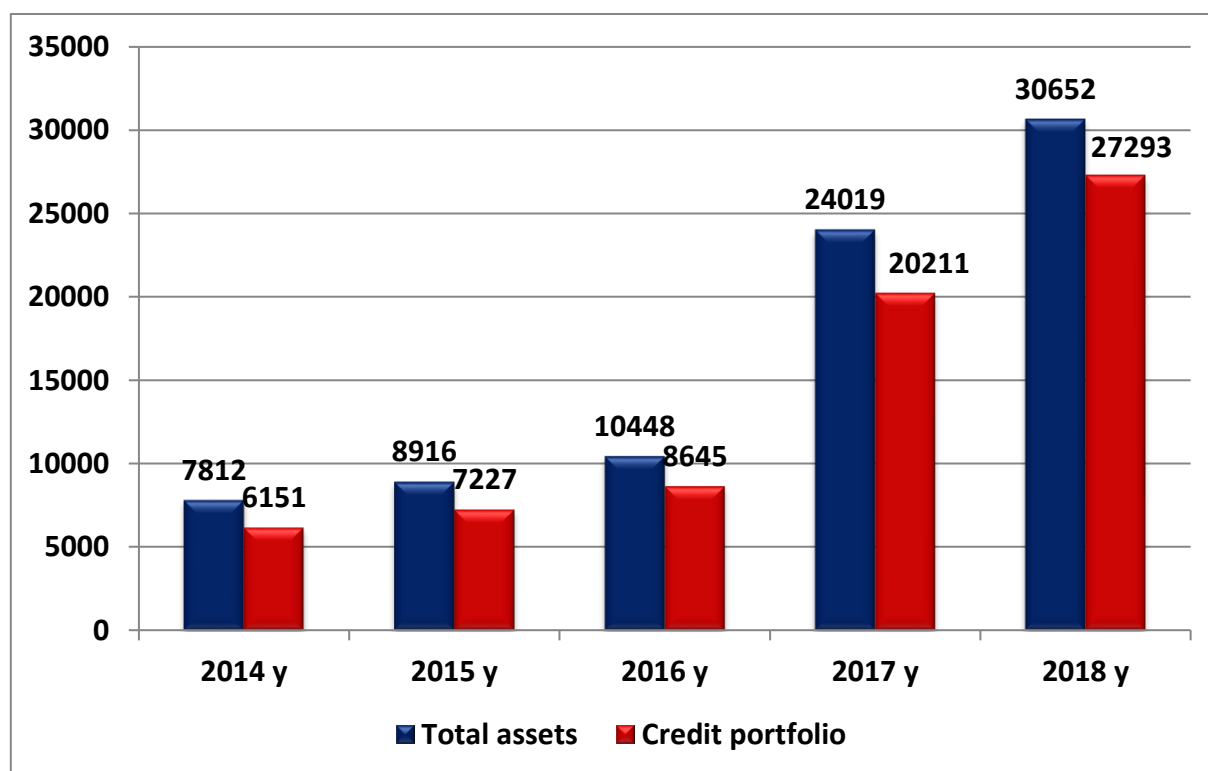
In 2018, the total capital increased by 607 billion soums or 27% to 2,848.5 billion soums.

The authorized capital increased by 1.3 times due to the sale of additional 424.8 billion soums of bank shares and amounted to 1876.7 billion soums.

At the end of 2018, net assets increased by 6.6 trillion soums.

30.6 trillion soums the share of income-generating assets in the structure of assets was 90% or 27.5 trillion soums.

Credit investments increased by 7.1 trillion soums or 35% compared to the beginning of the year and amounted to 27.3 trillion soums and their share in total assets was 86%.



Credit investments are mainly aimed at financial support of the real sector of the economy.

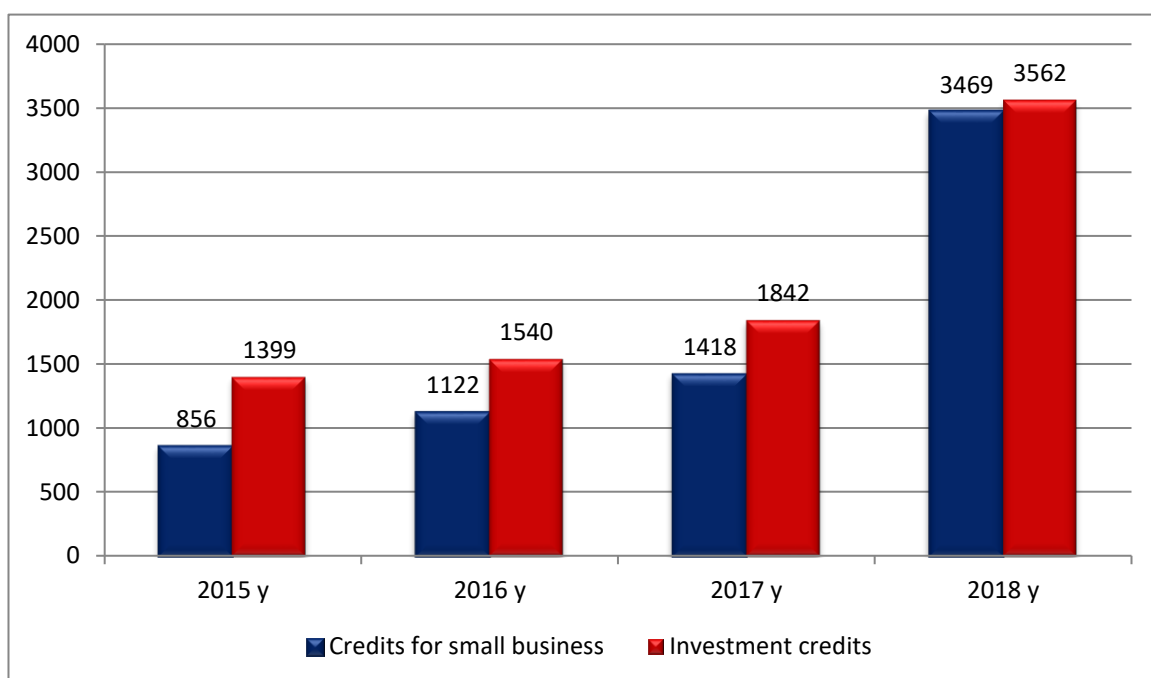
In particular, on purpose of financing of business entities 3469 billion soums, including 210.8 billion soums as microcredits, 3758 billion soums for the

production of consumer goods, 1690 billion soums for the development of services.

In accordance with the decision of President of the Republic of Uzbekistan on June 7, 2018, PQ-3777 "On the implementation of the program" Every family is an entrepreneur ", in order to attract families to entrepreneurship and thereby increase their well-being, employment of family members, 1,380 families were allocated soft loans worth 25 billion soums.

In 2018 to finance investment projects 3.5 trillion soums were allocated for loans, the balance of which is higher than in 2017, increased by 3.4 trillion soums.

As a consequence, investment loans in 2018 increased by 1.9 times compared to 2017, loans to small businesses increased by 2.4 times.



As a result, investment loans as of January 1, 2019 21.6 trillion soums and its share in the loan portfolio was 79%.

At the same time, with the initiative of the President of the Republic of Uzbekistan some legal acts also introduced, namely, PQ-3270 of September 12, 2017 "On measures to further develop and increase the stability of the banking system of the Republic" and March 36, 2018 "On measures to further increase the popularity of banking services" Attention is paid to the introduction of new services, improving the quality of services, creating convenience for customers.

In particular, for the first time in the country, customers have the opportunity to make inter-branch payments 24/7, introduced lunch-free service during the

working day, signed an agreement on the acceptance of cards of the international payment system JCB Japan.

Payments from “UnionPay International” cards are accepted at the bank's terminals.

“Uzpromstroybank” has become a member of the international payment systems “UnionPay International” and MasterCard.

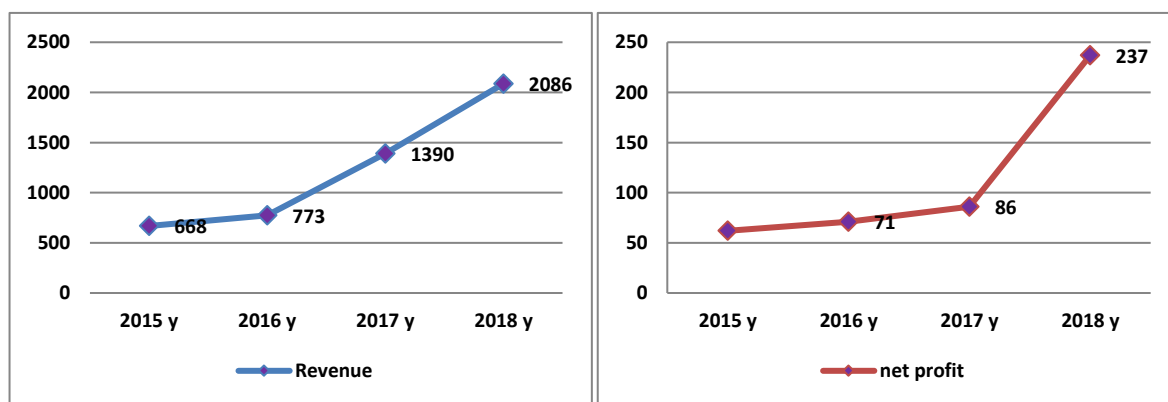
For the first time in Uzbekistan, the bank's VISA cards in the national currency can be used in any country of the world, and money can be transferred to these cards from Uzcard system cards via UZPSB-Mobile application.

For the population to receive their money on the plastic card in cash 45 ATMs were installed. 7 "Banking Service Centers" were established to provide services to the population and businesses.

We are cooperating with the International Finance Corporation to qualitatively transform Uzpromstroybank into a competitive financial institution operating on the basis of international standards.

Uzpromstroybank successfully passed the audit of the quality management system ISO 9001: 2015 and received a certificate of conformity "TUV" according to international standards.

Deloitte Digital is conducting a technical audit of the Bank's information technology to ensure that it meets the requirements for the launch of new modern digital services, business process automation, procurement and implementation of new software systems.



The Bank's revenue and profit plans for 2018 are consistent 139% and 206% respectively.

As a result, income amounted to 2086.3 billion soums and a net profit of 236.9 billion soums.

Compared to 2017, the volume of income increased by 697 billion soums or 1.5 times, net profit increased by 151 billion soums or 2.8 times.

Return on bank assets (ROA) from 0.54% in 2017

In 2018, it increased by 0.9% and capital return (ROE) increased from 6.5% to 10.2%, respectively.

Economic indicators	01.01.2019 y.
Return on assets (In pennies against 1 UZS)	0,07
Average earnings per ordinary share (UZS)	21,20
Interest margin amount (%)	2,6
Bank expenses not related to interest payments on assets (in pennies per 1 UZS)	0,03
Share of doubtful and bad loans in relation to all loans (%)	0,15
Share of written-off loans in relation to all loans (%)	0,13
Large loans and leasing contribution (billion soums)	18 691,8
Capital adequacy ratio(minimum norm - 0.125)	0,135
Tier 1 capital adequacy ratio(minimum norm - 0.095)	0,126
Leveraged (minimum norm - 0.06)	0,07
Current liquidity ratio (minimum norm - 0.30)	0,882
Bank assets, total (billion soums) hence:	30 652,0
Income-generating assets (billion soums)	27 523,1

Volume of income-generating assets as a share of total assets (%)	89,8
Non-profit assets (billion soums)	3 128,9
Share of non-income assets in total assets (%)	10,2
The maximum level of risk per borrower or group of interrelated borrowers, including secured loans (maximum rate - 25%):	
Uzneftegaz JSC (%)	21,9
Uzkiymyosanoat JSC (%)	14,4
Uzbekenergo JSC (%)	40,0