

# **Business plan of the Joint-Stock Commercial Bank with the participation of foreign capital “Hamkorbank” for 2020**

## **Key parameters of the annual business plan: Key parameters of the annual business plan:**

- Increase in assets by 1.29 times;
- Increase in credit investments by 1.35 times;
- Ensuring 4.1% return on assets (ROAA) and 30.3% return on equity (ROAE).

## **Priority tasks:**

- Development and improvement of retail banking. Increasing the volume and profitability of retail banking services. Developing the competitive and attractive types of retail banking products and digital banking;
- Development and improvement of the treasury. Implementing the systematic management of bank resources. Increasing the volume of treasury operations using a wide range of financial instruments;
- Improving the efficiency of product and services sales system. Development and active use of trade finance;
- Ensuring the effectiveness at points of sale. Using the potential of new branches and developing the structure of bank services centers;
- Optimization and effective management of bank expenses. Improving the monitoring system for bank expenses and executive management accounting;
- Bank business process optimization. Increasing the level of automation, development and expansion of digital banking, introduction of new innovative technologies. Centralization process;
- Further development of the corporate management system, improvement of human resources efficiency. Development of qualifications and professionalism level of employees with a general attitude to success in business;
- Improvement of the internal control system, risk management and compliance control. Creating the effective system for non-performing loans (NPL) recovery.