

# **Business plan of the Joint-Stock Commercial Bank with the participation of foreign capital “Hamkorbank” for 2021**

## **Key parameters of the Business Plan for 2021:**

- Ensure the growth of the bank assets by 24% and bring their balance to 13.0 trillion UZS;
- Ensure the growth of the bank credit investments by 28% and bring their balance to 9.3 trillion UZS;
- Increase the balance of deposits attracted from individuals and business entities by 30%;
- Increase the return on assets (ROAA) to 3.6%.

## **Priority tasks to achieve main objectives for 2021:**

- The development of retail banking. Increase in volumes and profitability. Creation of new attractive and flagship products;
- Treasury system development. Widespread use of new treasury instruments;
- Comprehensive network transformation. Reorganization of inefficient bank branches into compact and modern “Banking Services Offices”;
- Development of digital banking. Increasing the overall efficiency and building an omnichannel sales system;
- Optimization of working with non-performing loans and building effective loan recovery system;
- Improving the system of internal control, risk management and compliance control;
- Increasing the efficiency of business activities and optimizing business processes;
- Continuation of efforts at eliminating the consequences of the COVID-19 pandemic.