

CORPORATE PROFILE

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LEGAL INFORMATION

Full Name	Joint Stock Company «Octobank»
Short Name	JSC «Octobank»
Legal Form	Joint Stock Company
Registration	July 23, 2001
Banking License	No. 70 (September 23, 2023)
Issued by	Central Bank of Uzbekistan

CORPORATE INFORMATION

Chairman of the Board	Iskandar Bakhtinurovich Tursunov
Principal Shareholder	Iskandar Bakhtinurovich Tursunov (99.5%)
Auditor	Grant Thornton (audit results for 1H2024 available)
Staff Count	470 employees (as of Jun 2026)
Head Office	2 Furkat Street
City	Tashkent, Uzbekistan
Postal Code	100021

REGULATORY STATUS

The Bank is Licensed and regulated by the Central Bank of Republic of Uzbekistan — Banking License No. 70

OVER 4000 CORPORATE CLIENTS

Services to be offered as
a part of 2029 strategy

Trade and Export Financing

Project and Infrastructure Financing

Advisory & Investment Banking

Services currently offered

Cash Management & Settlement

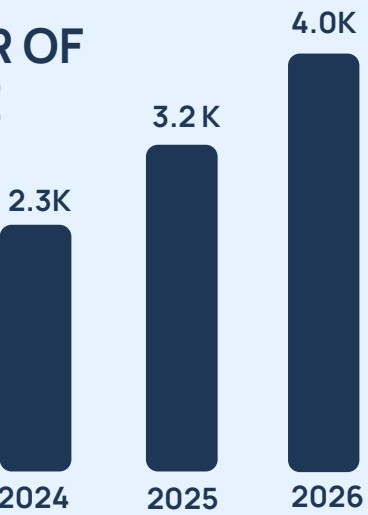
Online Payment Processing

Bank Guarantees

Foreign Exchange Transactions

Loan Facilities

THE NUMBER OF CORPORATE CLIENTS



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OVER 3.5M RETAIL CLIENTS

Deposit Accounts

A range of deposit and savings products, offering competitive returns and flexible terms

Currency Exchange and Conversion

Competitive rates and efficient processes for buying, selling, and converting various currencies

Local (UzCard/Humo) and International (VISA/MasterCard)
Payment Cards

Issuance, servicing, and management of international debit and credit cards for global acceptance

International Money Transfers

Cross-border remittance services, ensuring swift transfers to a wide range of destinations

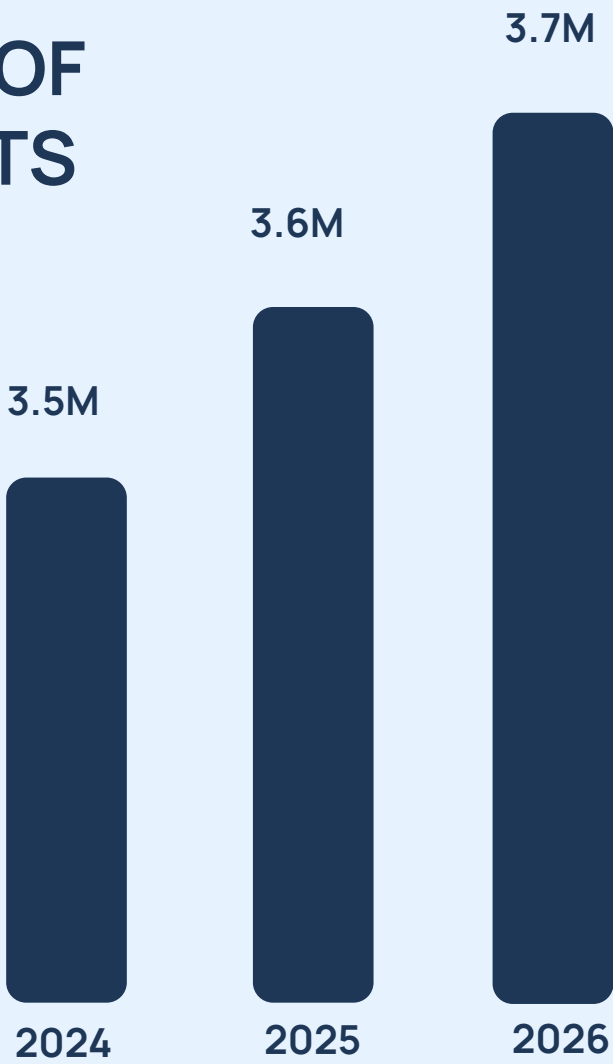
Personal Loans

For individual financing needs such as education, housing, or personal projects

Octo-Mobile App Services

Including account management, payments, transfers, and other features

THE NUMBER OF
RETAIL CLIENTS



OCTOBANK BANKING OPERATIONS

REGULATORY STATUS

- Accept deposits from clients
- Process payments and maintain bank accounts
- Manage accounts for individuals and legal entities

- Issue loans with interest and maturity terms
- Foreign exchange operations
- Trust asset management

ADDITIONAL SERVICES

- Cash collection services
- Issue guarantees and warranties
- Factoring services
- Securities trading and custody
- Precious metals operations

- Derivative transactions
- Leasing services
- Investment portfolio management
- Digital banking services
- Payment card operations

REGULATORY NOTE

This license is issued by the Central Bank of Uzbekistan and operations are conducted in accordance with Central Bank regulations and banking laws of the Republic of Uzbekistan.

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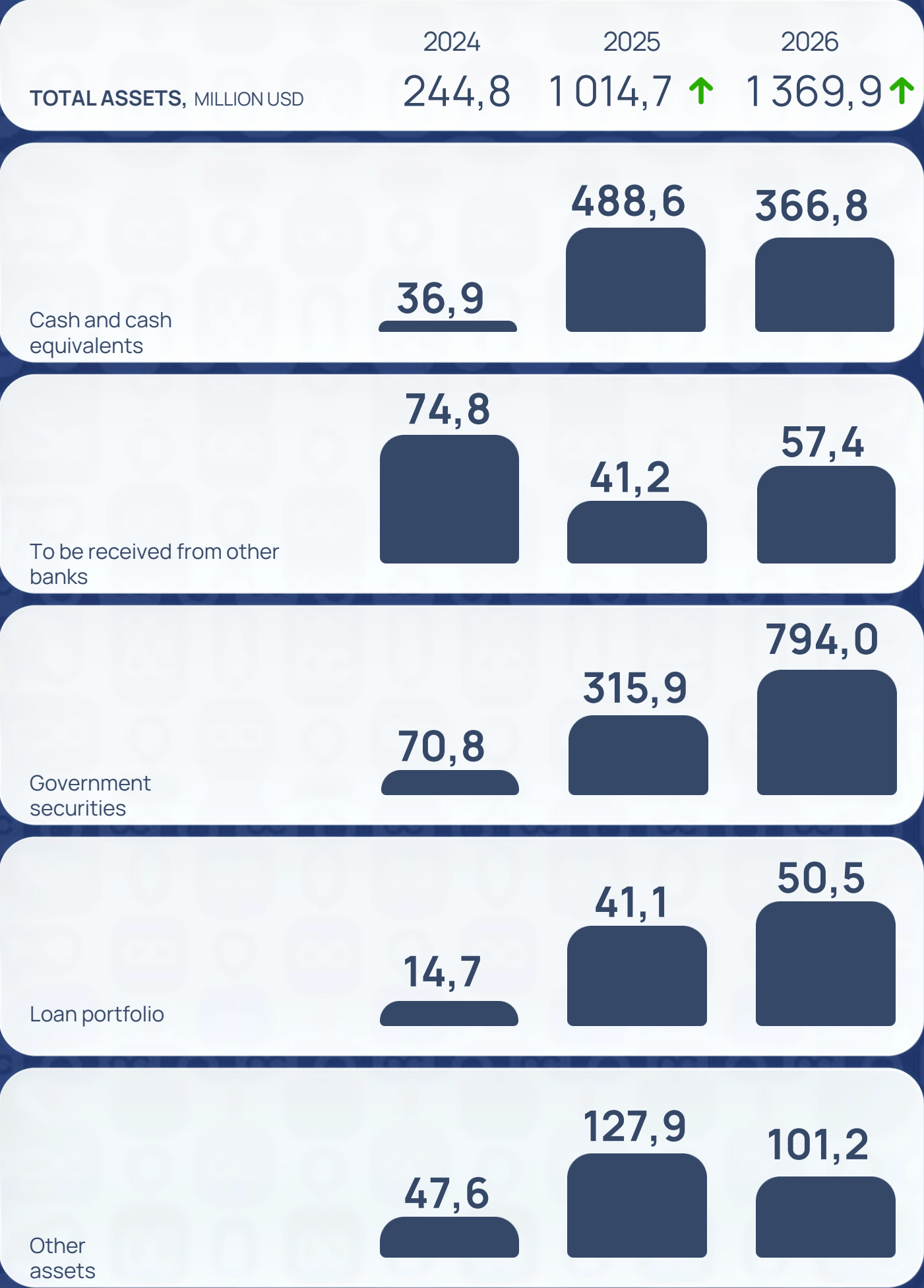
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DYNAMICS OF LIABILITIES + EQUITY



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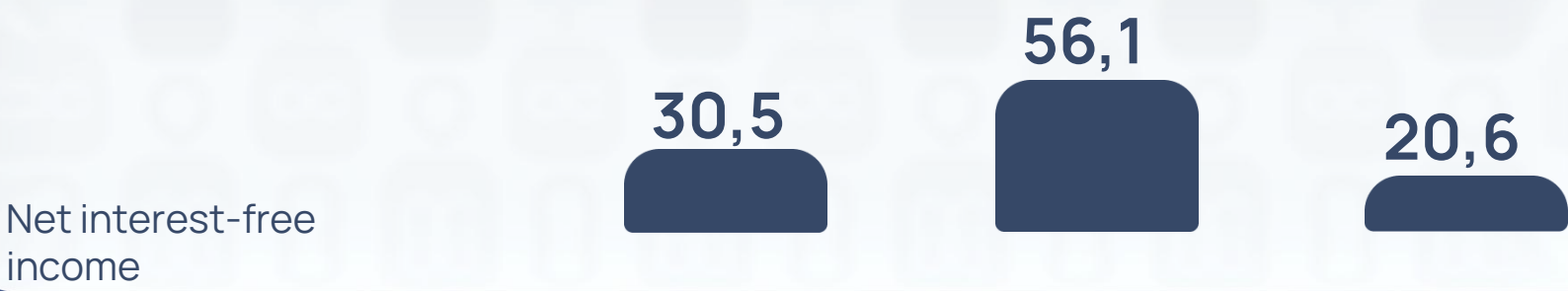
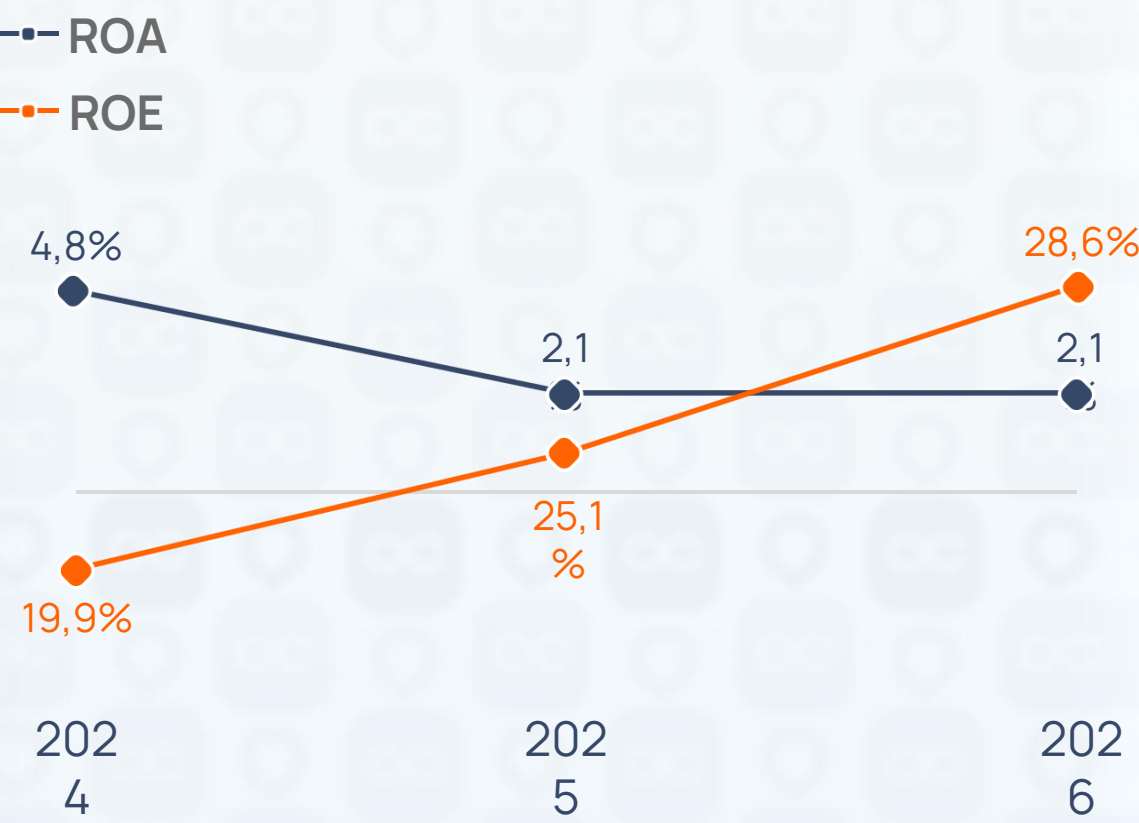
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DYNAMICS OF THE FINANCIAL RESULT

As of the end of Q2 2026, the Bank earned a net profit of **14,1** million USD. Return on assets and equity amounted to **2,1%** and **28,6%** respectively.



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FOREIGN ECONOMIC ACTIVITY



Number of clients engaged in foreign trade operations - **100+**
The volume of transactions since the beginning of
the year - **3 931 million USD**

Number of partner countries - **60+**

UAE

Türkiye

China

Spain

Brazil

Indonesia

Saudi Arabia

Kazakhstan

Qatar

Singapore

Armenia

USA

Tadjikistan

France

Kyrgyzstan

United Kingdom
of Great Britain

Lithuania

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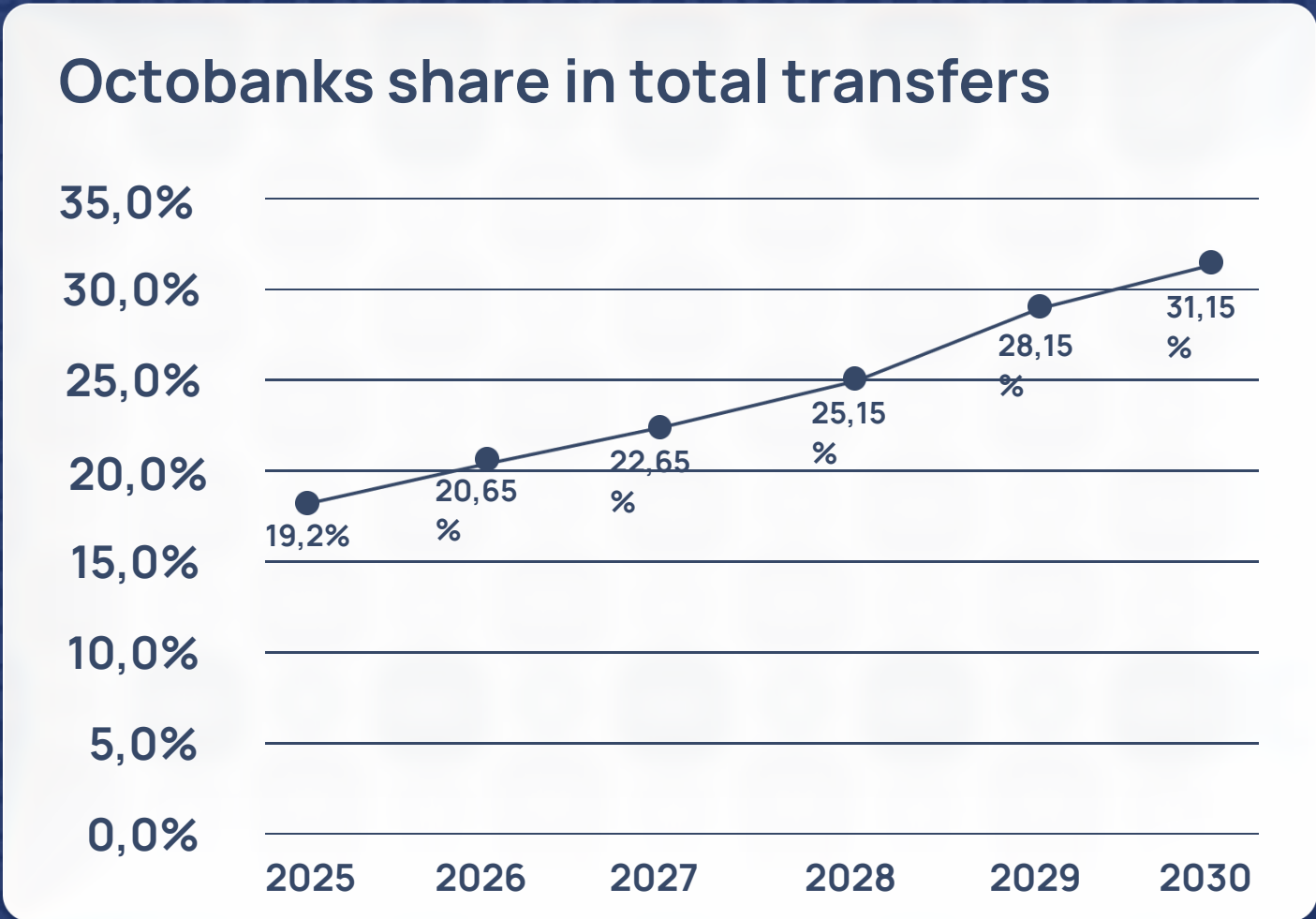
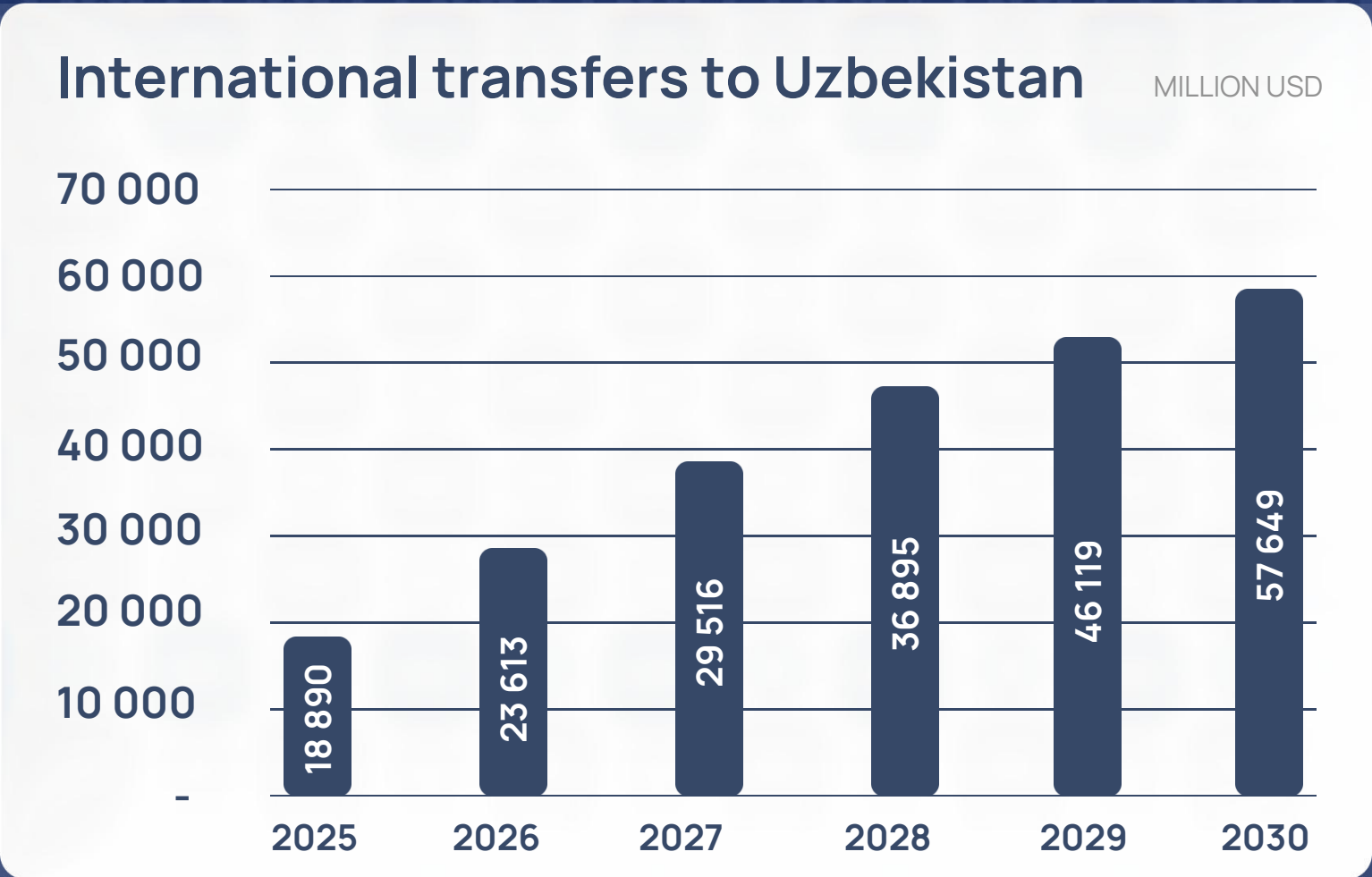
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Current
lines

Russia	UAE
China	Kyrgyzstan
Turkey	South Korea
Kazakhstan	Brazil

Potential
lines

USA
Tadjikistan
India
Indonesia

Octobank has a potential to provide international transfer services for more than 180 countries

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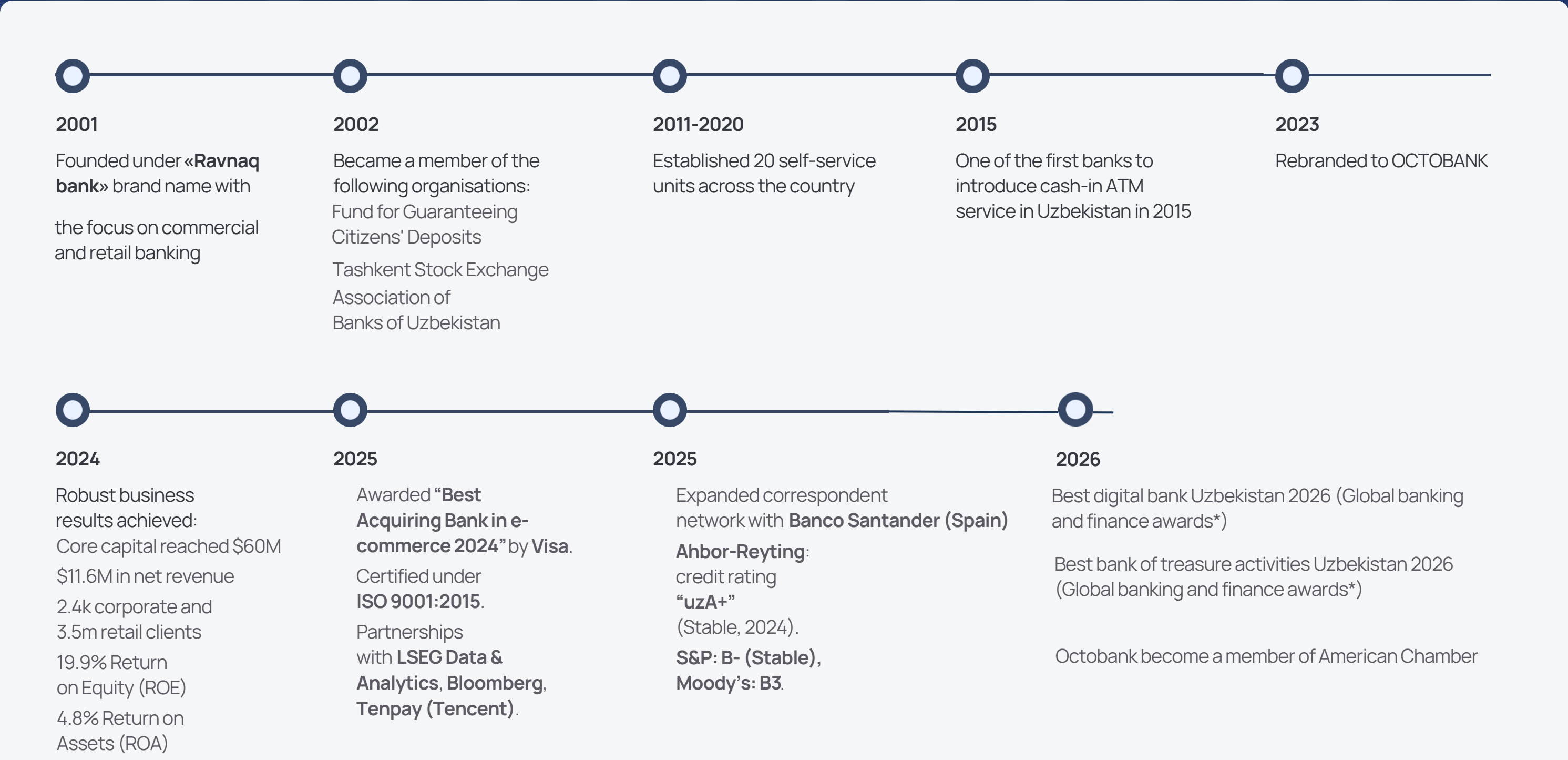
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NEW PRODUCTS IN PIPELINE

SUPERAPP

Unified access to financial and lifestyle services

SUBSCRIPTION SERVICES

Automated payments for utilities and tailored insurance options

CUSTOM INSURANCE

Simplified packages for health, property, and life coverage

AI-PERSONALIZED OFFERS

Smart recommendations for savings, investments, and purchases

ADVANCED CRM

Real-time insights, multi-channel integration, and personalized engagement

AI & AUTOMATION

Self-service solutions and predictive analytics for client needs

DIGITAL HEALTH SOLUTIONS

Telemedicine and other innovative offerings

GOALS BY 2029

90% client retention and digital adoption

80% sales driven through CRM platforms

ESTABLISHED CORRESPONDENT RELATIONS

Uzbekistan



Turkey



China



Europe



Singapore



UAE



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**LONDON
STOCK
EXCHANGE**

Bloomberg



**Raiffeisen Bank
International**

Member of RBI Group

StoneX™



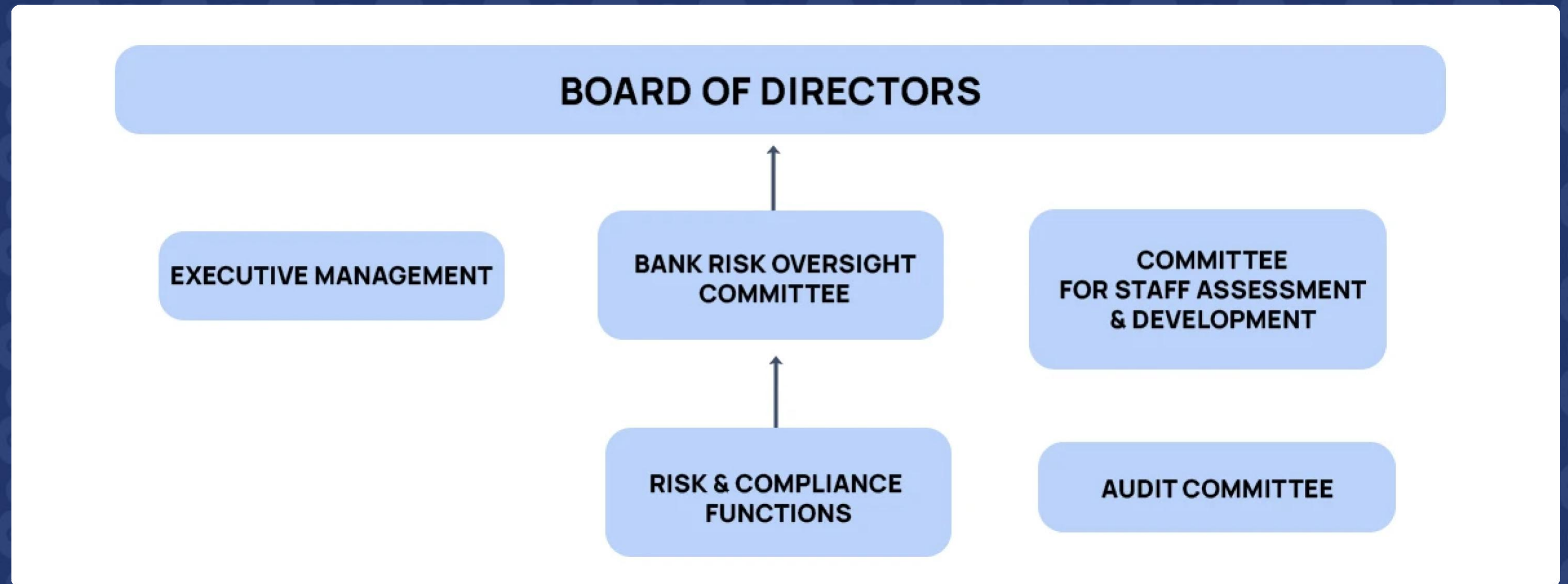
NATIXIS
BEYOND BANKING

REFINITIV



支付宝 Alipay+

RISK & COMPLIANCE GOVERNANCE: 3 LINES OF DEFENSE



GOVERNANCE & COMPLIANCE

ENSURING ADHERENCE TO RULES, POLICIES, AND REGULATION

TECHNOLOGY-DRIVEN CONTROLS

Advanced monitoring systems and automated tools to ensure adherence to Octobank's policies, financial compliance, and reporting.

HUMAN OVERSIGHT

Quarterly performance reviews by senior leadership, and continuous alignment with regulations.

INTERNAL AUDIT

Regular internal reviews to ensure compliance and minimize risks.

STRENGTHEN FINANCIAL NETWORKS

Comprehensive AML/CFT frameworks to mitigate financial crime risks, along with transparent processes for conflict resolution and anti-corruption measures.

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REGULATORY ENVIRONMENT IN UZBEKISTAN

ONE OF THE MAIN GOALS OF THE CENTRAL BANK OF UZBEKISTAN (CBU) IS TO MAINTAIN THE STABILITY OF THE BANKING SYSTEM

Banking Sector

Licensing and supervision
Capital adequacy requirements
Liquidity standards
Risk management frameworks
Corporate governance standards



Monetary Policy

Currency issuance and circulation
Exchange rate policy
Foreign exchange operations
Interest rate management
Price stability maintenance



Key Statistics

Banks represent 96% of financial
system assets
Oversight of 30+ commercial banks
Management of the UZS (national currency)



Payment Systems

National payment infrastructure
Payment service providers
Settlement systems
Digital payment oversight
Cross-border payment system



**Financial Market
Infrastructure**

Clearing systems
Securities settlement
International reserves management
AML/CFT compliance
Systemic risk monitoring



MACROPRUDENTIAL POLICY FRAMEWORK

THE FRAMEWORK IS THE FOUNDATION OF BANKING SYSTEM STABILITY AND ENABLES SYSTEMATIC RISK MANAGEMENT AND PROACTIVE STABILITY MAINTENANCE IN THE BANKING SYSTEM

Core Purpose

- Systemic risk identification and mitigation
- Proactive crisis prevention
- Financial system resilience building

Strategic Value

- Comprehensive risk management
- Early warning system
- Structural stability enhancement

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IMPLEMENTATION FRAMEWORK

Key Instruments

- Capital buffers and requirements
- Liquidity standards
- Exposure limits
- Risk-based supervision

Monitoring Mechanisms

- Regular system-wide assessments
- Stress testing
- Cross-border risk evaluation
- Market conduct supervision

Success Indicators

- Enhanced banking system resilience
- Reduced systemic risks
- Improved financial stability metrics
- Effective crisis prevention record

AML/CFT LEGISLATION AND REGULATION 1/2



Central Bank:

Financial Monitoring Department

The following section sets out the key objectives.

[READ MORE](#)



Institutional Oversight:

The Department for Combating Economic Crimes

The following section sets out the key objectives.

[READ MORE](#)

AML/CFT LEGISLATION AND REGULATION

Legislative Foundation: Law No. 660-II:

Title: On Countering the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction.

Forms the cornerstone of Uzbekistan's AML/CFT framework.

CONTACTS

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