



Bank Strategy for 2024-2030





A universal bank that is among the top three private banks in Uzbekistan's banking system and serves as the core of its ecosystem of subsidiary companies and partner services.



MASS BUSINESS - Individuals, Sole Proprietors, Small and Medium-sized Businesses

Transforming the business model into a Daily Settlement Bank to foster growth, retention, and monetization of the client base, by building a competitive advantage based on digital solutions.



CORPORATE - INVESTMENT BUSINESS

Maintaining the corporate business at a top-3 level, with a focus on building a segment-based coverage model and industry expertise. This includes a moderate development of the investment business.

Forming an integrated ecosystem of financial and non-financial services based on the Bank's subsidiaries and partners.

Developing comprehensive packaged offers and products that incorporate these services.

Building an operational model that ensures flexibility and low operational costs, including an efficient organization, optimized processes, and a flexible, transformative, and scalable IT landscape that incorporates partner ecosystem services.



ORIENTFINANSBANK



VISION

We inspire growth and success through innovation and creativity, bringing benefit to society and developing together with our partners.



MISSION

We are proactive in meeting client needs by providing convenient, technology-enabled solutions and offering customised banking products exceeding client expectations. We strive to be an employer of choice, fostering a culture where motivated employees thrive.



ORIENTFINANSBANK



VALUES

1. Client Focus.

We are dedicated to understanding and meeting our clients' needs.

2. Innovation.

We are constantly looking for new and better ways to create value for our clients and stakeholders.

3. Integrity.

We hold ourselves to the highest standards of integrity and ethics in everything we do.

4. Excellence.

We strive for excellence in everything we do and aim to exceed accepted standards.

5. Leadership Culture.

We value determination and perseverance, inspiring our team to overcome obstacles and succeed.

6. Success through accountability.

We achieve success through corporate and social responsibility.

BANK TODAY

Main lines of business

- ◆ Banking services for corporate clients, including FEA (Foreign Economic Activity)
- ◆ Retail banking services
- ◆ Premium customer service

UNIVERSAL BANK

- ◆ Maintaining Stability
- ◆ Achieve a leading position among banks in the Republic of Uzbekistan as a premier universal bank, providing high-quality services across the corporate, retail, and interbank markets
- ◆ Ensure the Bank's infrastructure presence in all regions of the country.
- ◆ Develop new banking technologies.
- ◆ Further enhance the Bank's image as a reliable partner performing highly efficient operations.
- ◆ Maximize profit while maintaining a sufficient level of Bank liquidity

Bank's position in the Republican rating (among all banks)



- ◆ The Bank is showing good performance today. Growth areas with high potential: fee and commission revenue; return on equity through increased risk appetite.
- ◆ The bank's available resources allow it to claim more aggressive growth and increase market share.



WHO WE WORK WITH: TARGET AUDIENCE

RETAIL CLIENTS

- Mass segment
- Premium segment + VIP

- ◆ Individuals with a proactive approach to life
- ◆ Rational, prioritising quality and inclined towards comfort
- ◆ Recognise the advantages of using digital financial technologies

LEGAL ENTITIES

- Micro and small business
- Medium business
- Large business

- ◆ Trading or service businesses focused on providing services to private clients
- ◆ Industrial enterprises
- ◆ Development and construction
- ◆ Engage in foreign economic activity

AMBITION STATEMENT

The Bank aims to achieve the following key objectives:



The Bank aims to strengthen its market position, becoming one of Uzbekistan's leading private banks by total assets across all business segments



Ensure significant profit growth and achieve a high level of return on equity, reflecting the bank's operational efficiency



With a special focus on corporate clients, small and medium-sized enterprises (SMEs), and retail clients, to become a leader in service quality and brand recognition, modernize infrastructure to offer alternative service channels to clients, and build and retain a talented team



To more than triple the size of the active client base by 2030.

STRATEGIC GOAL SETTING



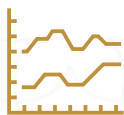
Become one of the leaders among private banks in Uzbekistan by asset size.



Increase the Bank's presence in the credit, deposit, and commission income markets, achieving a significant market share in each segment.



Become one of the most recognizable banks in Uzbekistan.



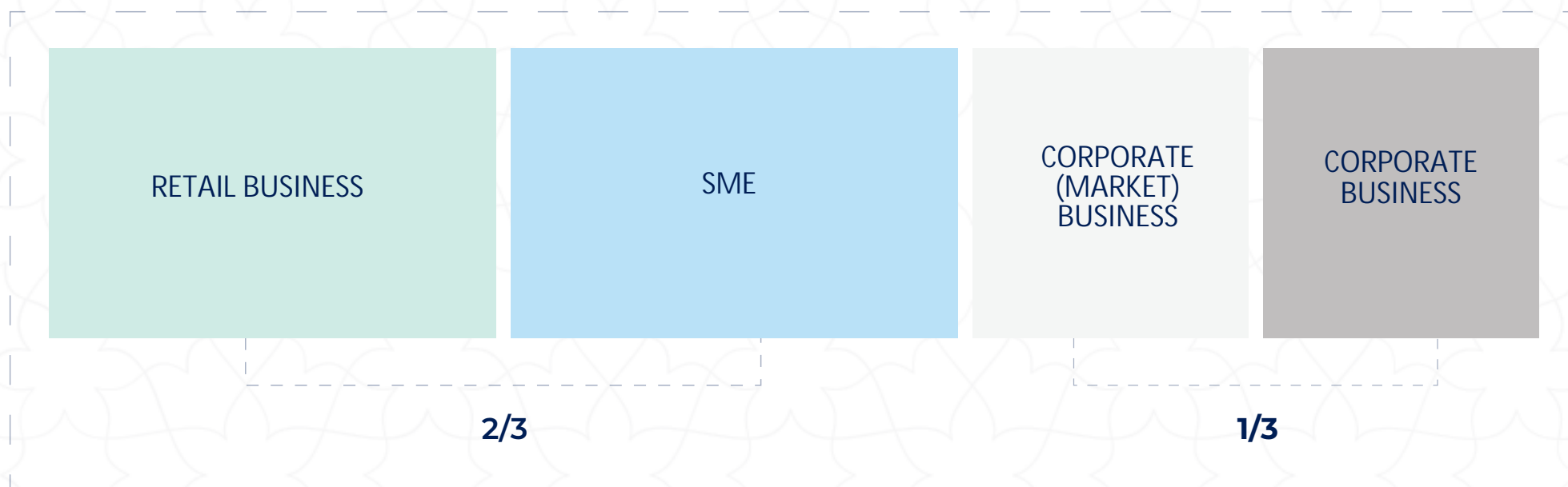
Establish a controlled risk level with a minimal share of overdue debt for retail business, SMEs, and large corporate clients.



Enter the top 3 best mobile applications for retail banking and SMEs

TARGET VECTORS

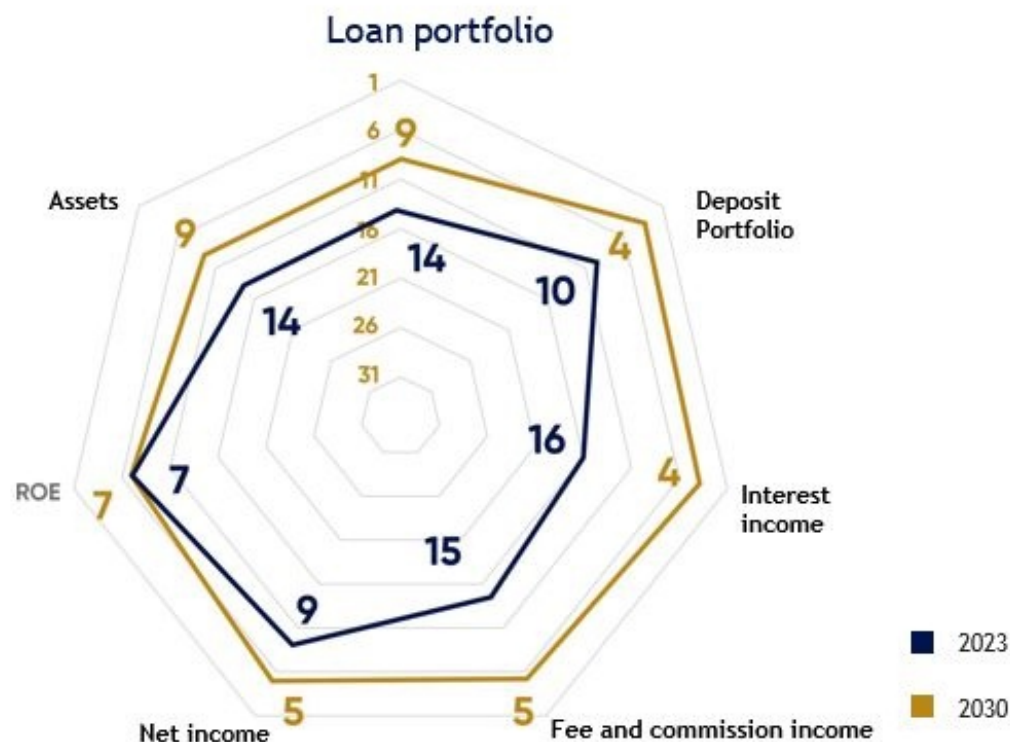
STRUCTURE: ASSETS AND LIABILITIES



SALES CHANNELS

- ◆ 6 cities.
- ◆ 20-25 banking service centers (each including 1 to 5 offices).
- ◆ NEO-format offices: remote service and training zone, mass operations counters, complex products zone, and premium service sector.
- ◆ Universal bankers (Retail/SME); dedicated client managers for large corporate business.
- ◆ Efficient ATM network: a combination of profitability and brand presence.
- ◆ Rank among the top 5 in terms of payment acceptance terminal network size
- ◆ Dedicated Contact Center with a cross-selling team.
- ◆ CRM marketing: a system of sales campaigns based on customer lifecycle.
- ◆ Best mobile bank in the Republic of Uzbekistan for retail and SME clients.

Forecast of progress in rankings (among all banks)

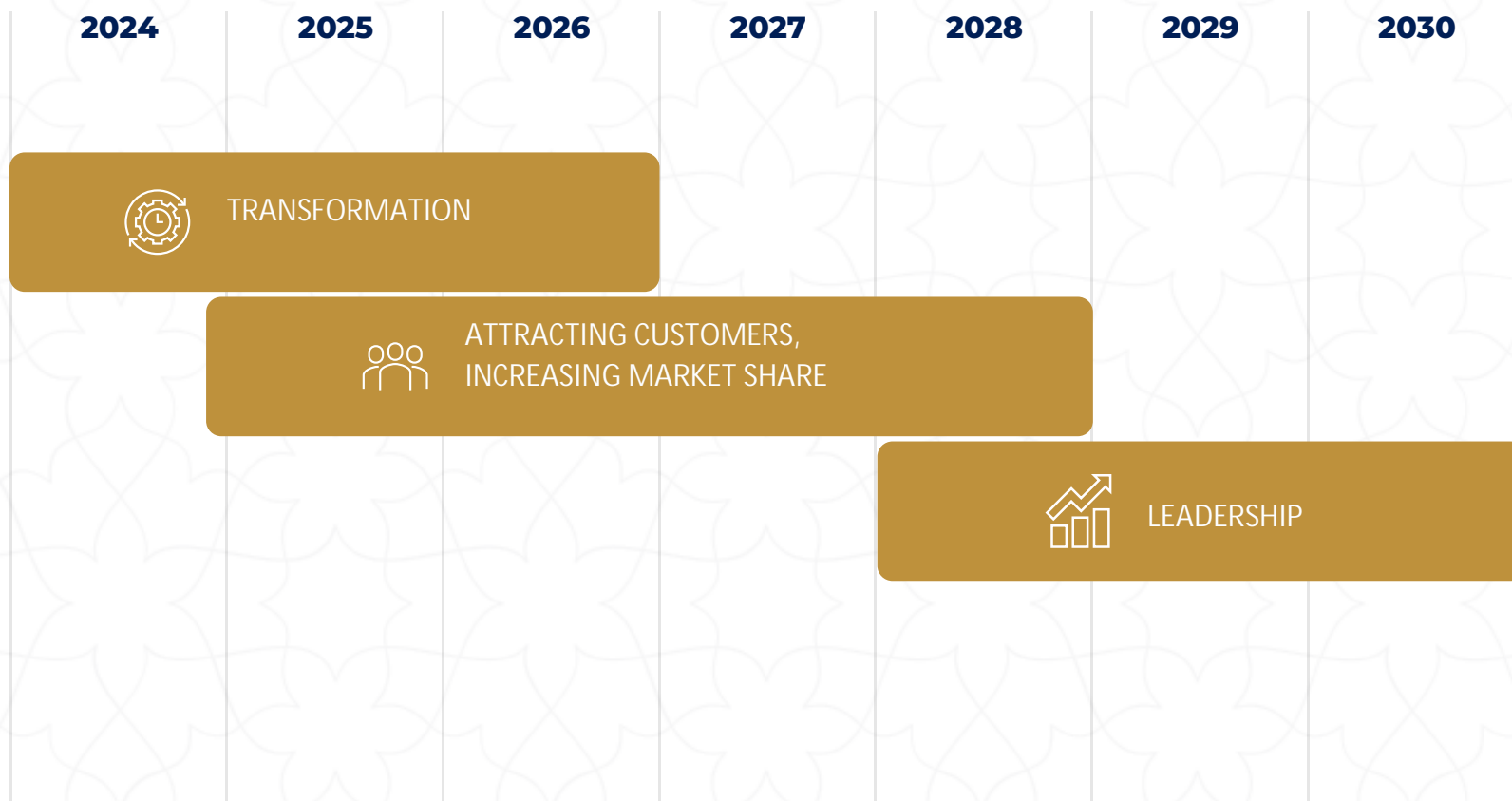


- By 2030, the Bank will grow significantly in scale: it will be among the top 10 in terms of loan portfolio and top 5 in terms of deposit portfolio
- Development of the lending business will allow the bank to become one of the top five leaders in terms of revenue. And the focus on retail and SME business will allow the bank to improve its position in the rankings in terms of fee and commission income by three times
- Despite the multiple growth in business size, the bank will retain its high ROE and improve its net profit ranking

Forecasting assumptions:

- 2023 growth extrapolated to 2024–2026, from 2027 maintain status quo
- CARG 28.8% added to sector net profit from 2027 for all banks except OFB

STAGES OF STRATEGIC TRANSFORMATION

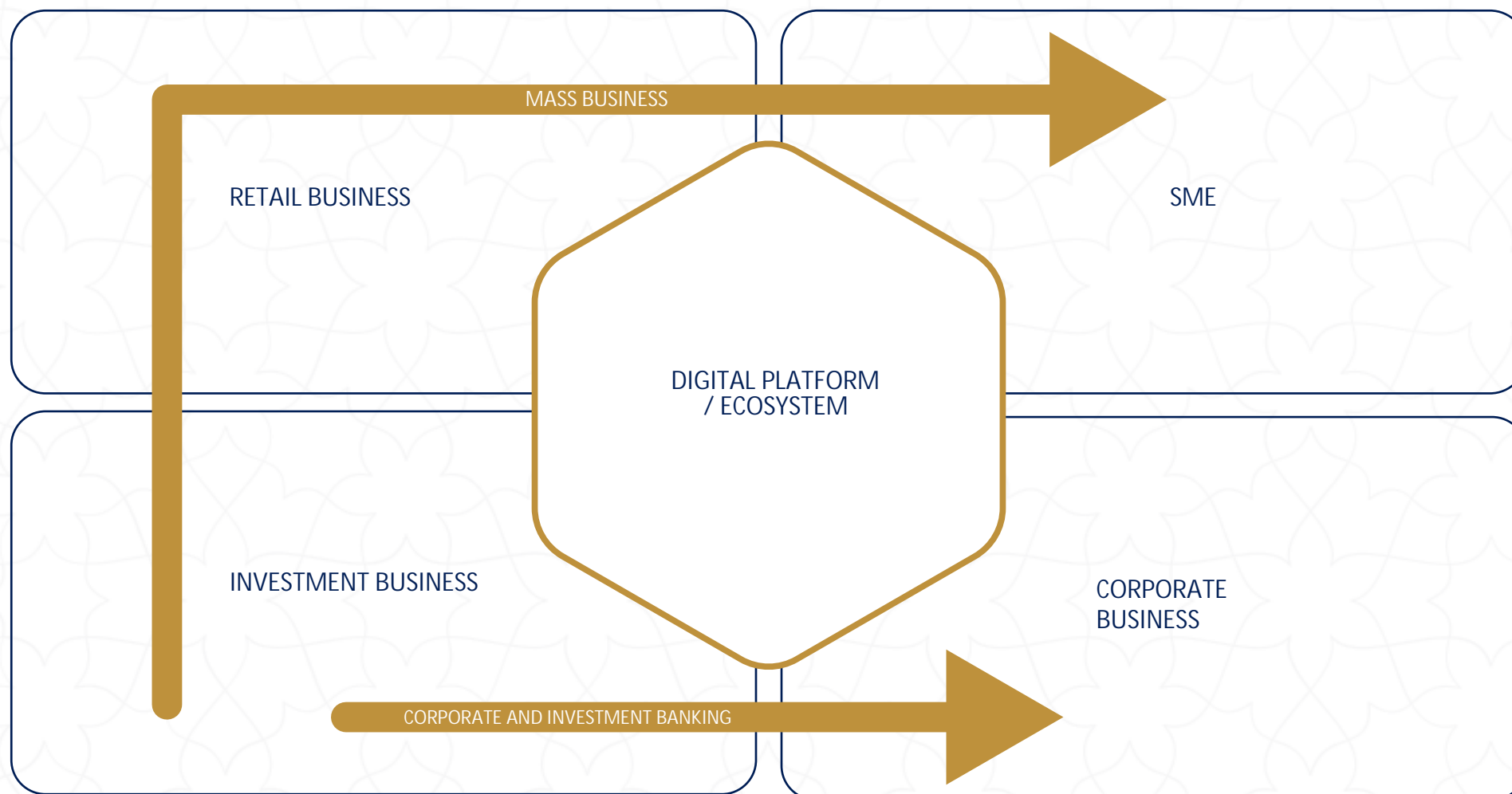




ORIENTFINANSBANK Strategic Initiatives



FOUR BUSINESS UNITS





5, Osiyo str. Tashkent, 10052, Uzbekistan

99871 200 88 99

www.ofb.uz