

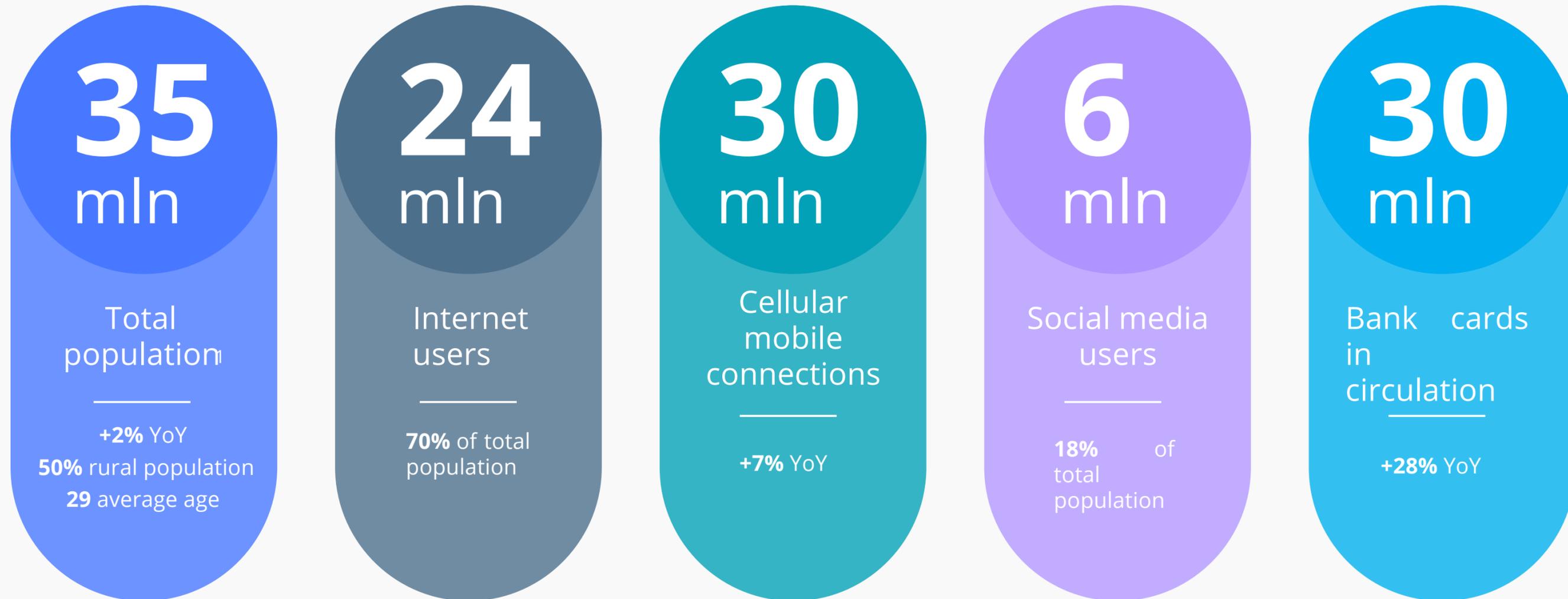
## ABOUT UZBEKISTAN

- „Uzbekistan embarked on an ambitious reform path in 2017, starting to liberalize its economy after years of state control.“ – IMF, 2022.
- Strong, well diversified and growing economy, with very promising agenda.
- The country of 35 mln population and growing 2% per annum since 2018.
- Average age of population 29 in 2018.
- Very high penetration of payments and significant penetration of smartphones and Internet.
- Banking market in need of modernization and digitalization.
- Low penetration of retail lending and deposits.



# WHY UZBEKISTAN?

A growing population with good level of digitalization and payment penetration



Source: stat.uz, datareportal.com, Internal estimates.

(1) The figures are given as of May 2022.  
(2) The figures are given as of Jan 2022.  
(3) The figures are given as of July 2022.

# TBC BANK IN UZBEKISTAN

Established in 2020

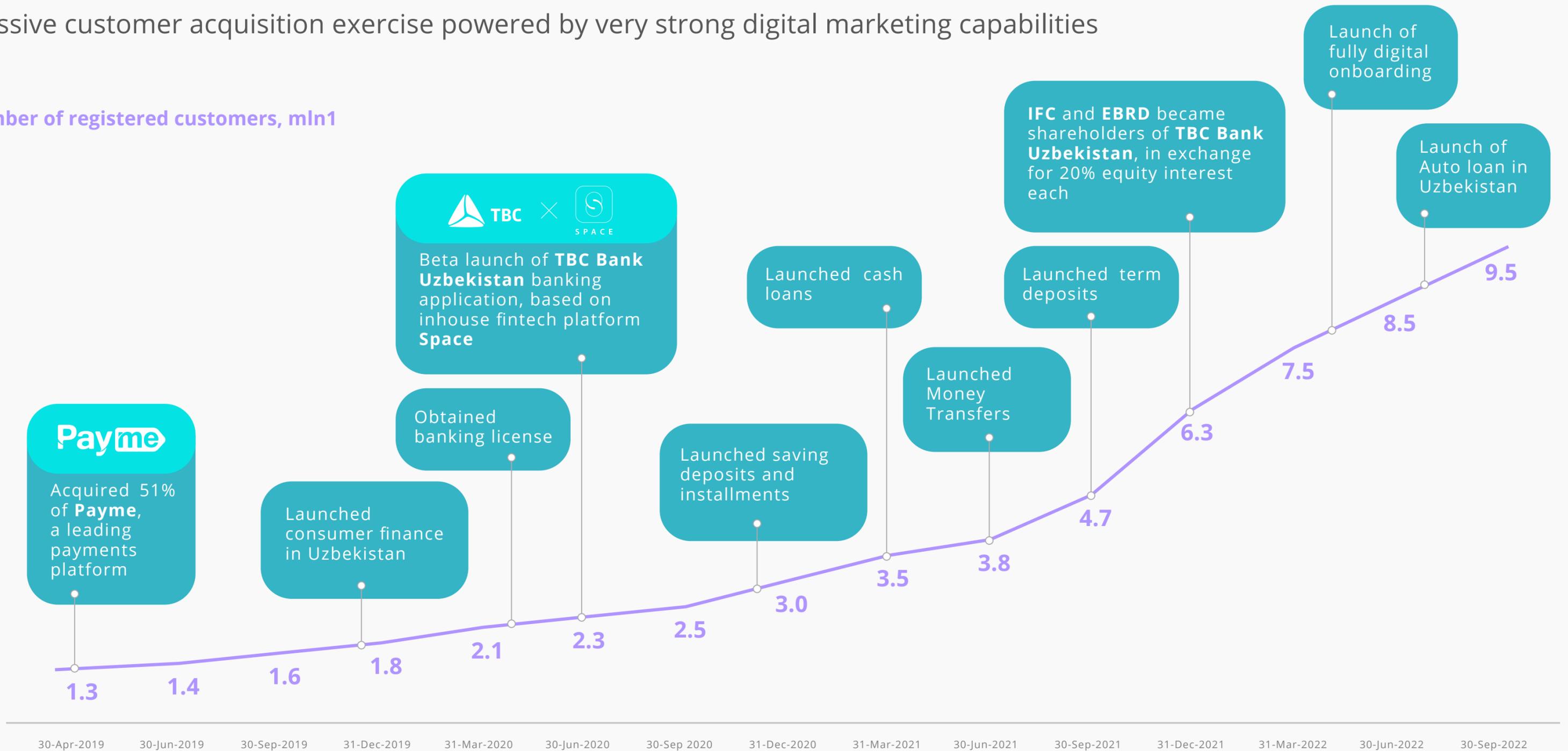


The figures are given as of 30-Sep-2022.

# TBC GROUP IN UZBEKISTAN

Massive customer acquisition exercise powered by very strong digital marketing capabilities

Number of registered customers, mln<sup>1</sup>



(1) Figures include TBC Bank Uzbekistan and Payme.

# TBC BANK IN UZBEKISTAN AS AN EMPLOYER

Happy, young, and diverse team full of energy and drive

69%

TBC Bank Uzbekistan  
ENPS1

27%

Average age3

34%

Women in middle  
managerial positions3



# TBC GROUP IN UZBEKISTAN

Building the right corporate citizen from the very first days on the market

## TBC Ornaments won multiple awards at Red Jolbors



Social project of **TBC Bank Uzbekistan** aimed at creating a fully-fledged digital catalog of digitized ornaments of applied and folk art of Uzbekistan.



## TBC Tech

**TBC Bank** was one of the sponsors of the Central Asian hackathon Tumaris. Hack for female developers from Uzbekistan, Kazakhstan, Kyrgyzstan, Tajikistan and Turkmenistan.



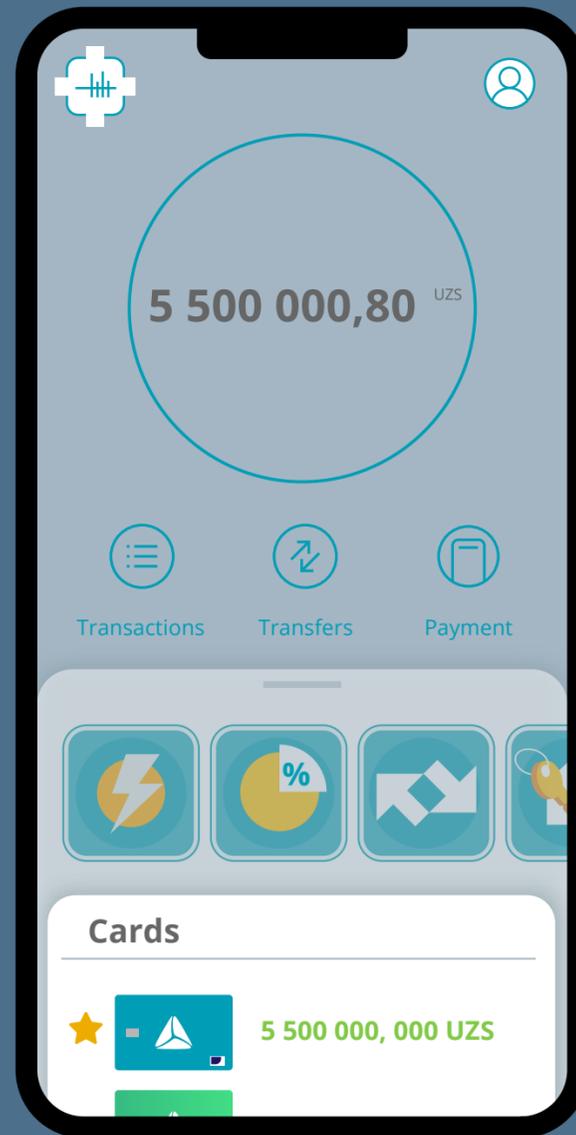
## TBC FinEdu

The main goal of the **FinEdu** project is to increase the level of financial education among the population of Uzbekistan. As part of this project, **TBC Bank** launched a series of videos and podcasts.



# SPACE DIGITAL BANKING PLATFORM

Space is an inhouse digital banking platform that is used for our international expansion by building a modular tech stack, that can be deployed in new markets in a fast and cost-efficient way

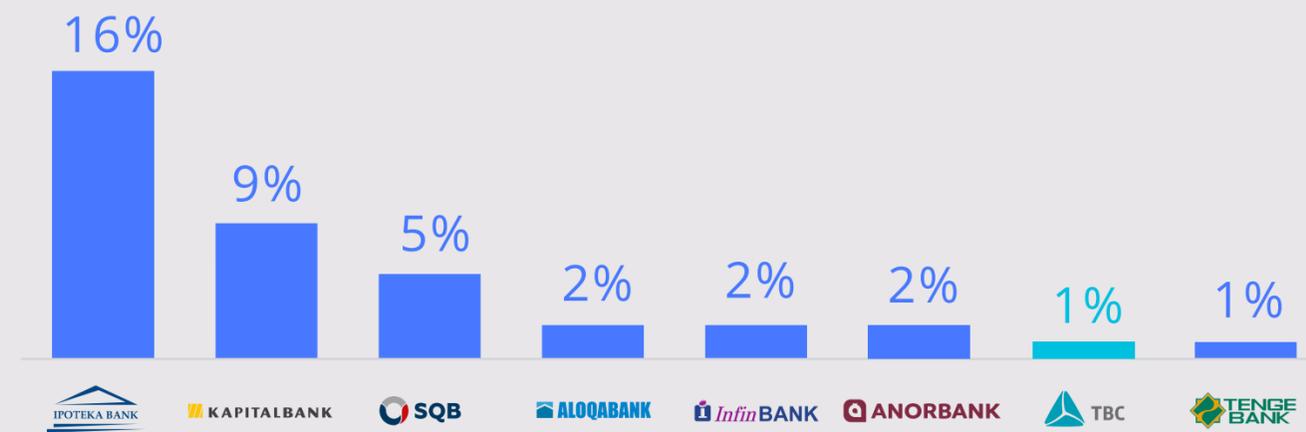


TBC Bank  
Uzbekistan

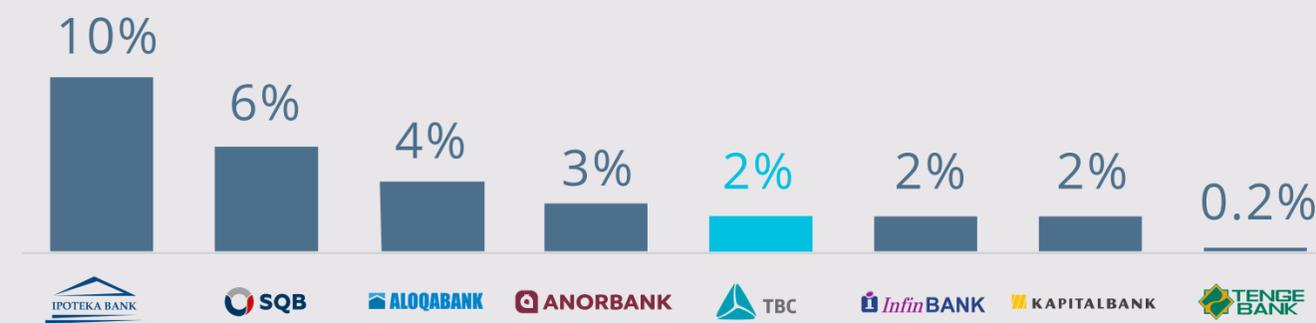
# TBC GROUP IN UZBEKISTAN

## Market share in banking business

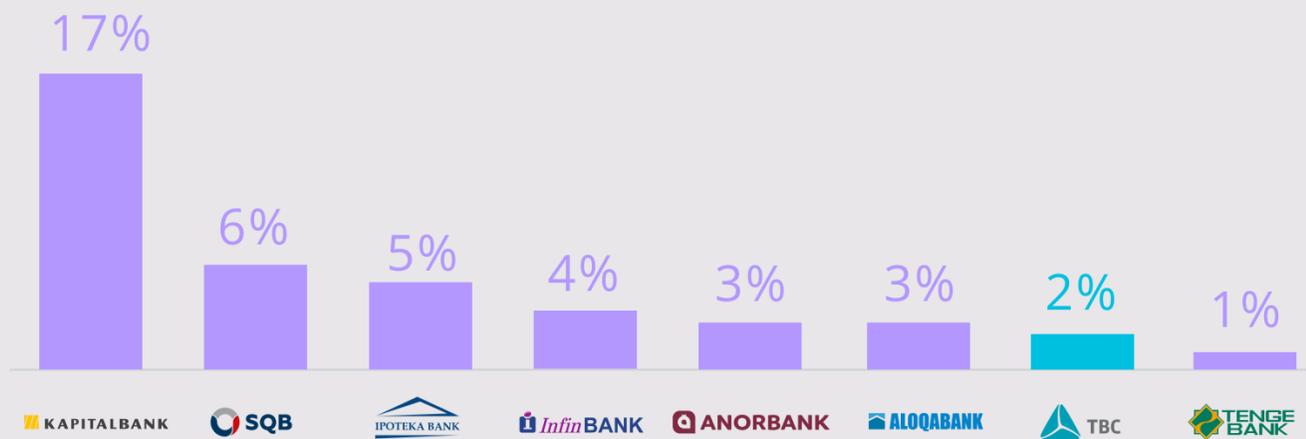
### Retail loans market share



### Cards in circulation market share



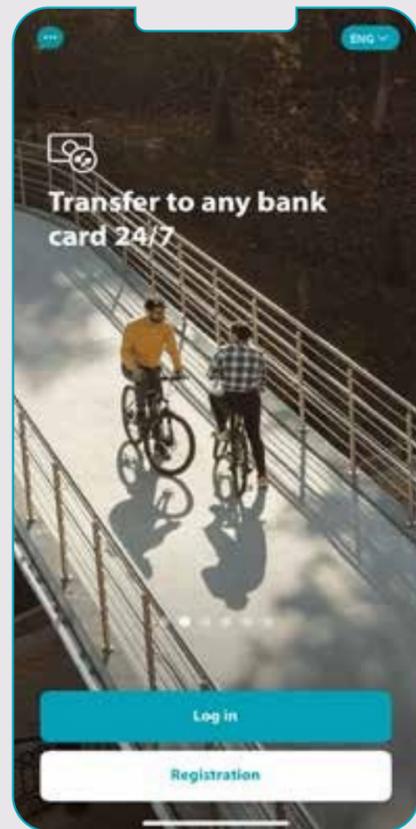
### Retail deposits market share



### Top of mind



# OUR MULTI-PRODUCT APPLICATION



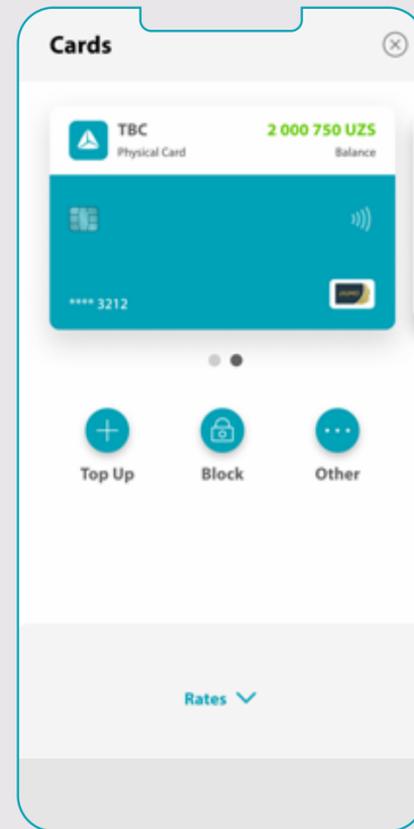
2.8 mln

Downloads



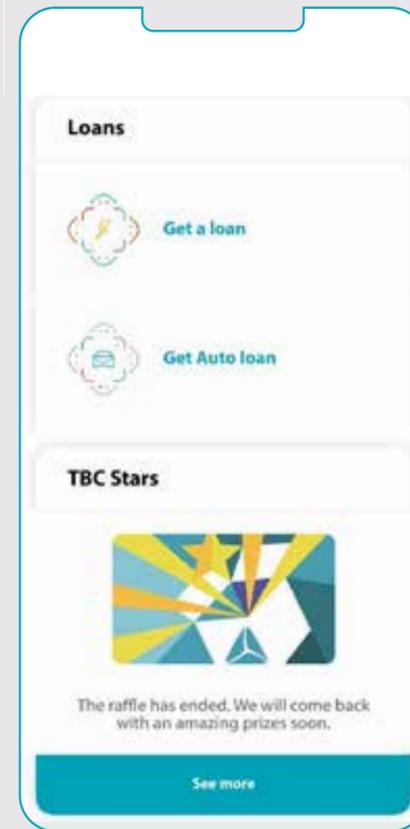
2.1 mln

Registered clients



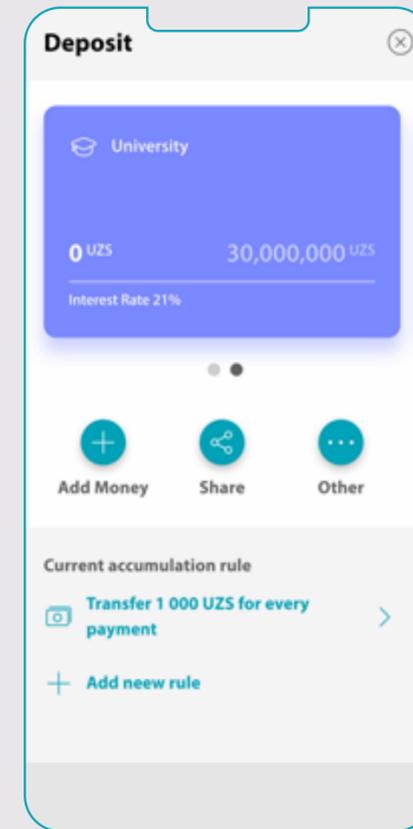
1.3 mln

Cards in App



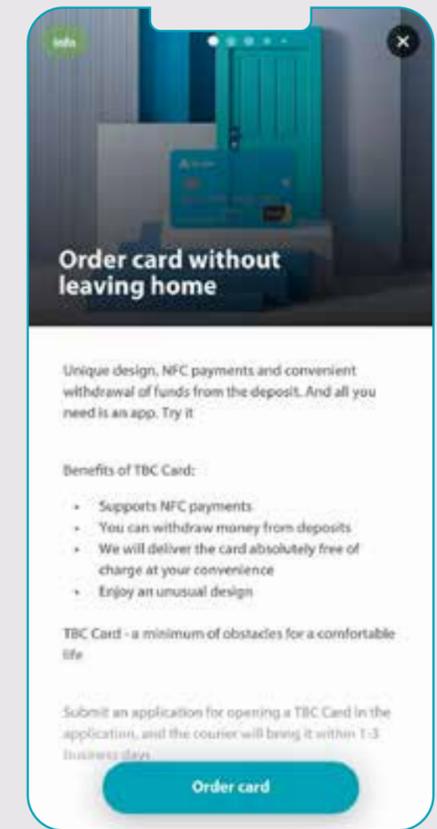
153 k

Loans



68 k

Deposits



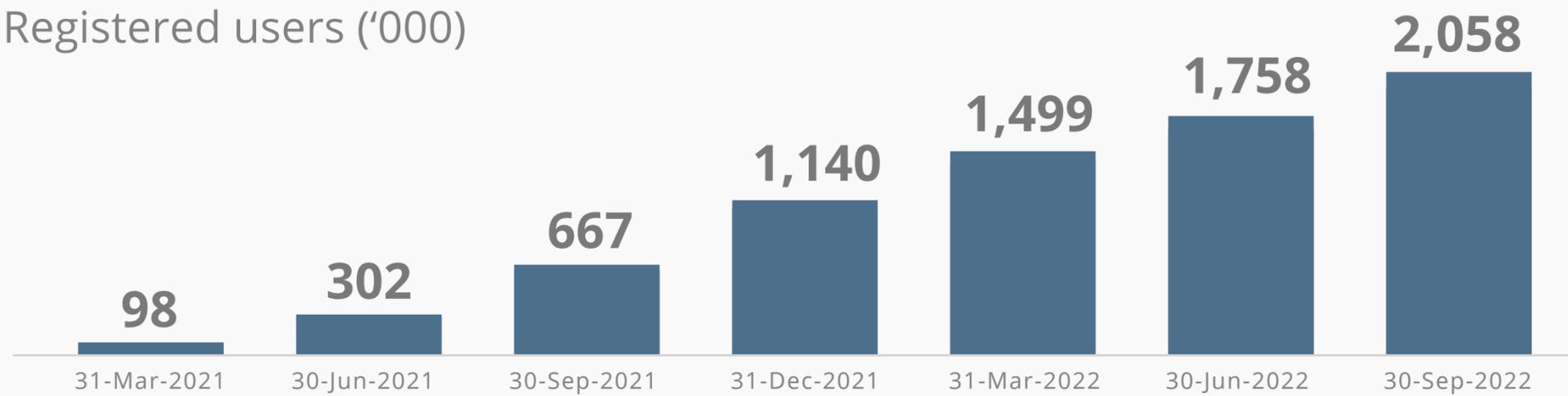
70%

NPS

Financial figures are given as of 30-Sep-2022.

# FULLY DIGITAL ONBOARDING

Registered users ('000)



337K

MAU1

123K

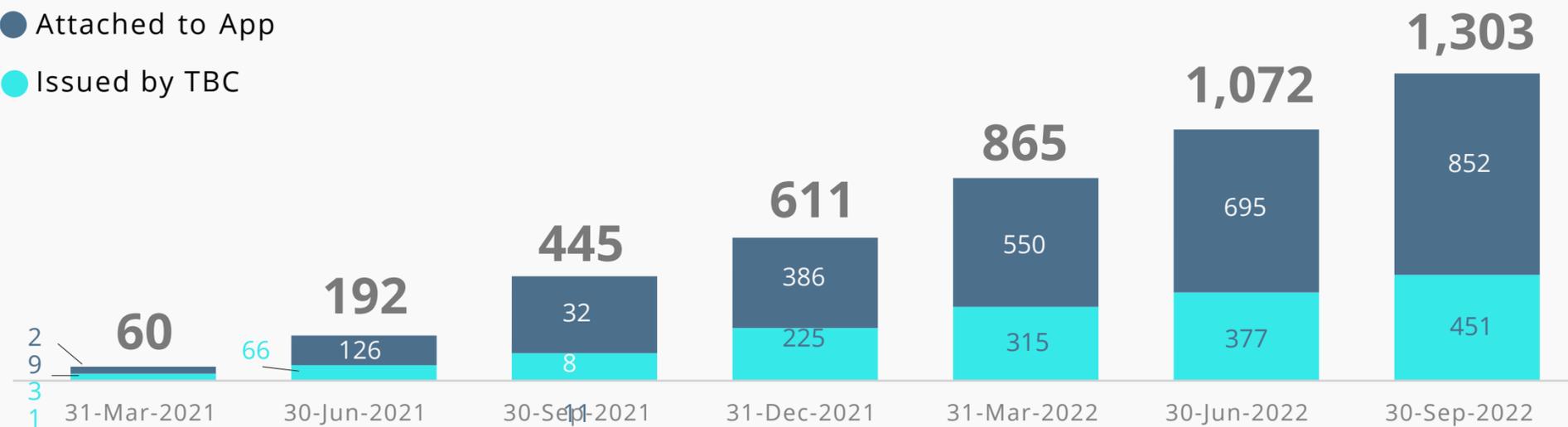
DAU2

33%

DAU/MAU

Number of cards ('000)

- Attached to App
- Issued by TBC



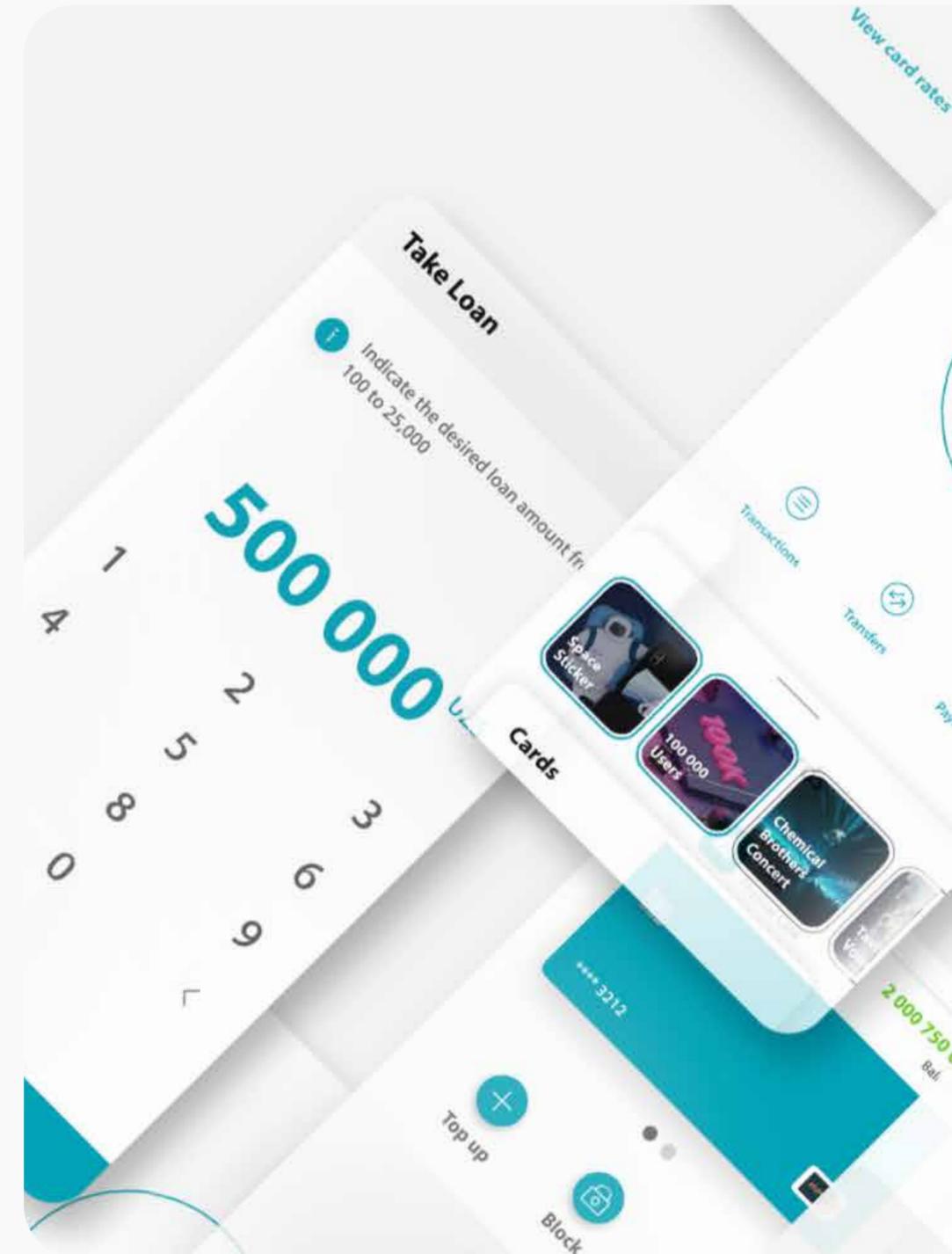
# LOAN PORTFOLIO

Strongly differentiated and fit to the market value proposition



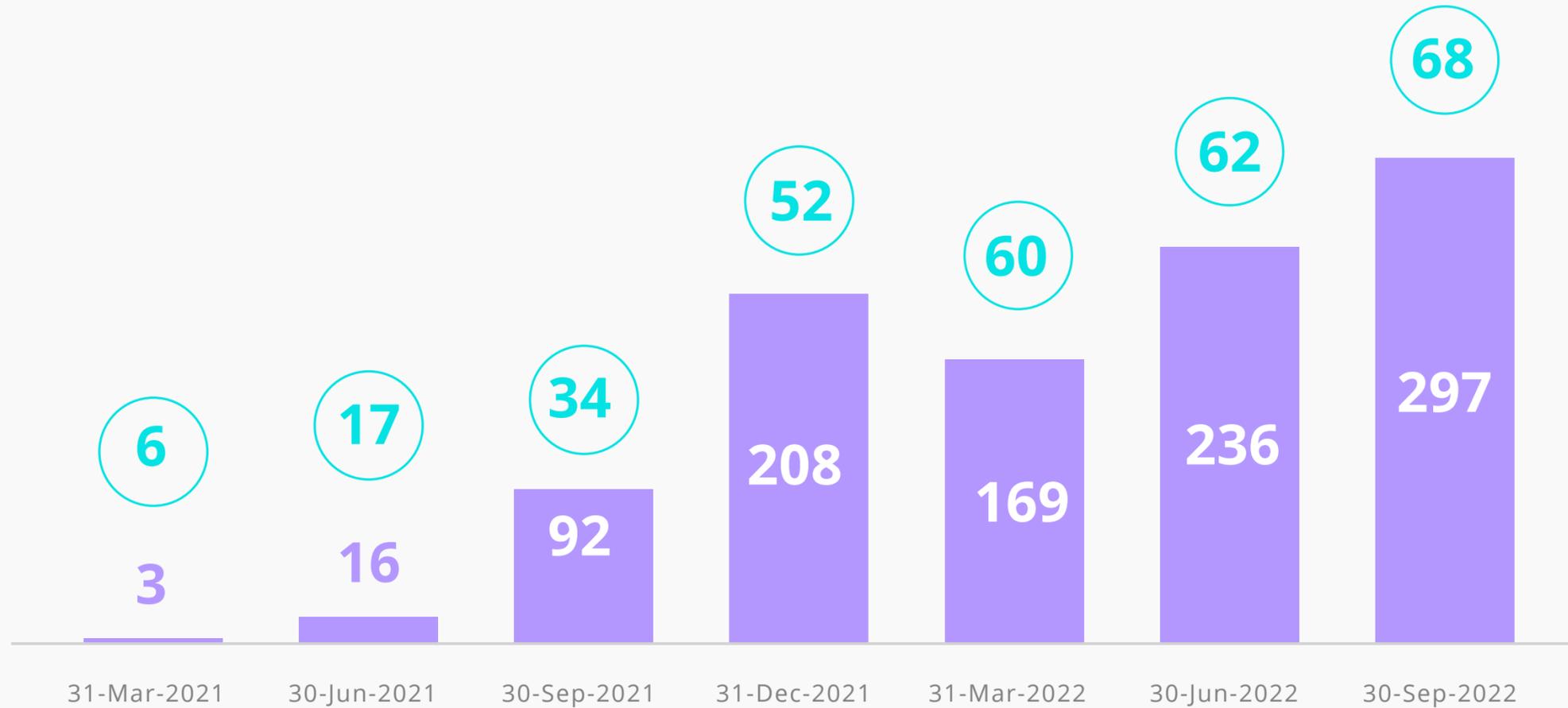
■ Gross loan portfolio (GEL mln)

○ Number of loans ('000)



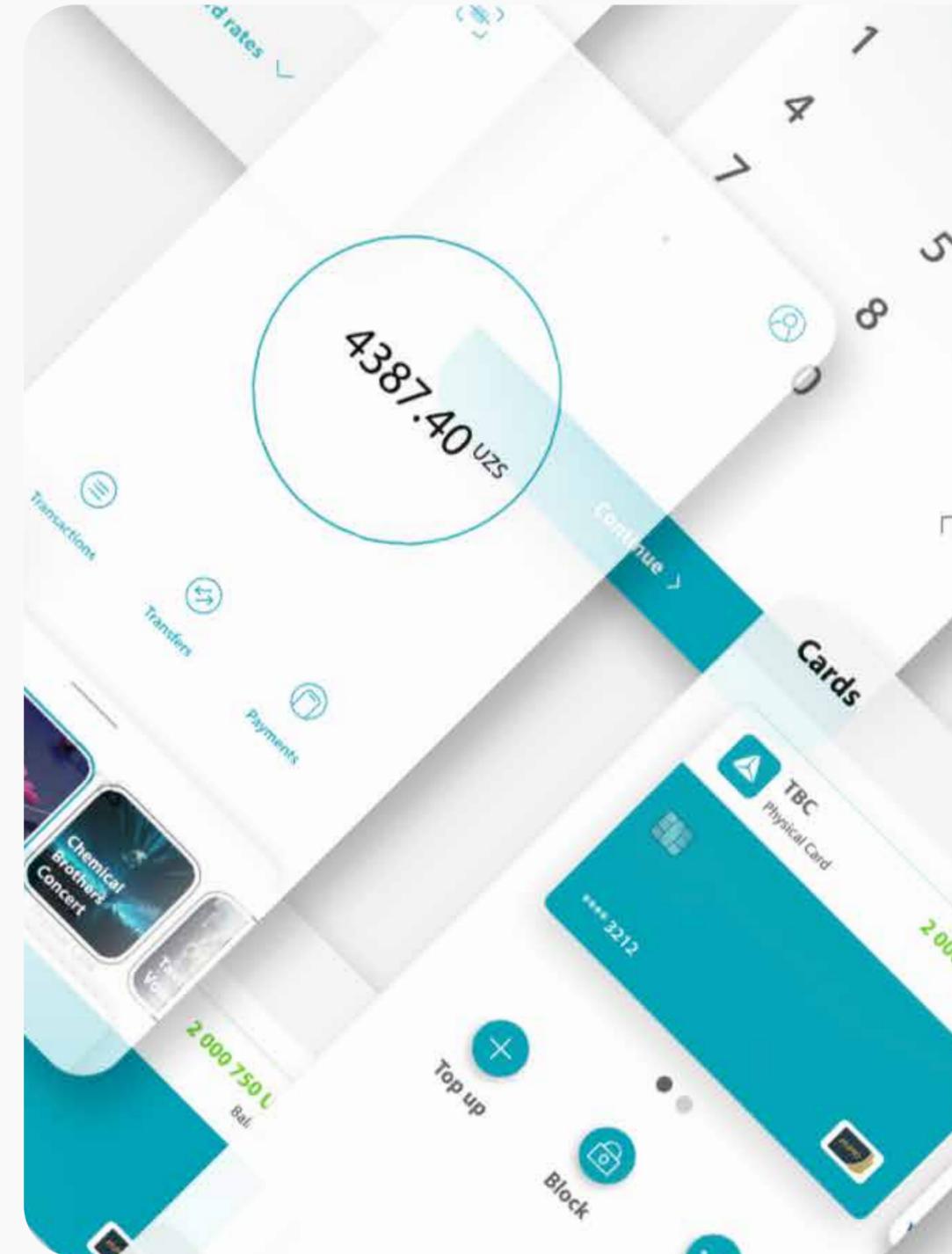
# DEPOSIT PORTFOLIO

Strong focus on brand top of mind and trust resulting in customer attention

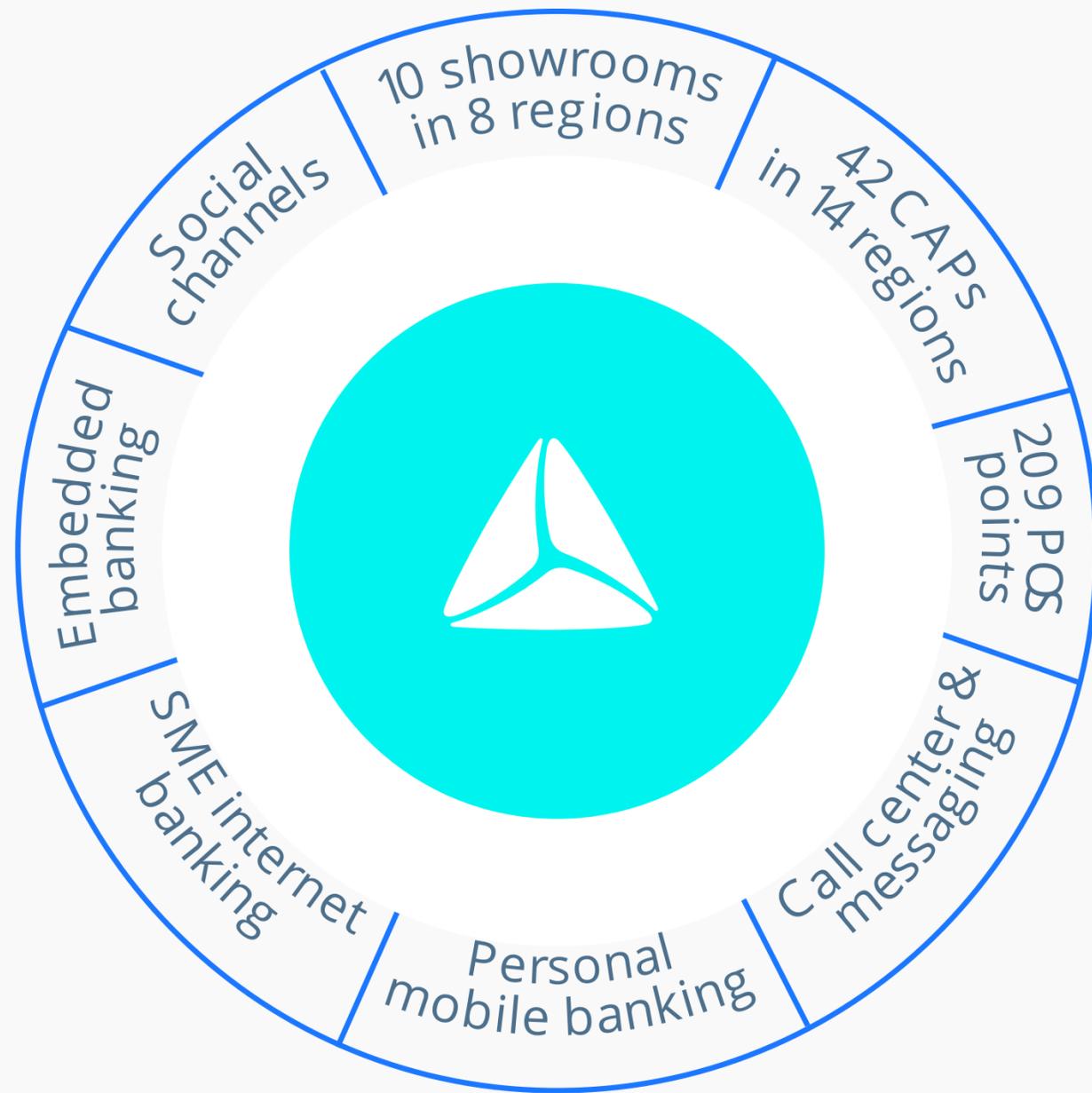


■ Deposits portfolio (GEL mln)

○ Number of depositors ('000)



# SEAMLESS CUSTOMER EXPERIENCE ACROSS OUR OMNI-CHANNEL DISTRIBUTION PLATFORMS RESULTING IN STRONG BRAND RECOGNITION



**41%** TBC UZ is perceived as a digital bank more than other banks

**8%** Most modern and client-oriented bank

**5%** Top of mind

The operating figures are given as of 30-Sep-2022.  
Brand health figures are given as of June 2022, measured by external agency Reformat.