



Leading Private Bank in Tajikistan
Overview and key indicators
2023



About the Bank

Milestones



1993 Bank foundation

2000 The first bank in Tajikistan offering international remittances

2002-2021 Annually audited by "Big Four"

2005 EBRD becomes the Bank's shareholder

2007 First subordinated loan from Deutsche Bank Trust Company Americas
annually rated by Moody's (B3 for 2022)

2013 Leader in remittances in Takistan

2016 Direct access to MOEX

2019 Recognized a systemic bank in Tajikistan

2021 Business model transformation to fully service Retail, Micro, Corporate
and SME segments

2021 The leading partner bank under the TFP-ADB

2022 The first bank in Tajikistan to offer currency trading platform to access MOEX

- Most profitable bank in Tajikistan and number ist phygital bank
- The bank aims to apply the best world practice to implement ESC principles in its activities, thereby emphasizing its environmental and social responsibility towards society

2023 Main Clearing Bank in the Republic of Tajikistan for local Financial Institutions

2024 - Start of digital transfortion


- The first issue of green bonds by Bank Eshkhat in the Republic of Tajistan
- Furhter implementation of ESG and Green finance

30 years


of sustainable development

Top Management team


Supervisory Board




Reiner Muller-Hanke
Chairman of Supervisory Board




Amrina Maral
Independent non-executive director




Bakhtiyor Eshonkulov
Independent non-executive director




Robert Sasson
Member of the Supervisory Board
Representative of the EBRD




Werner Claes
Independent non-executive director



Gabit Nurkenov
Independent non-executive director




Alexander Filatov
Independent non-executive director



Farangis Suvanov
Corporate Secretary

Management Board



Sayfidinov Akmaljon Tolibjonovich
Chief Executive Officer



Komilov Makhsudjon Hamidovich
Chief risk officer



Umarov Umarjon Saidjonovich
Chief Business Development Officer



Stetsenko Andrey Viktorovich
IT Director



Ikromjon Radjabov Usmonovich
Chief Operating Office

Partners



DEVELOPING
WORLD
MARKETS

ADB

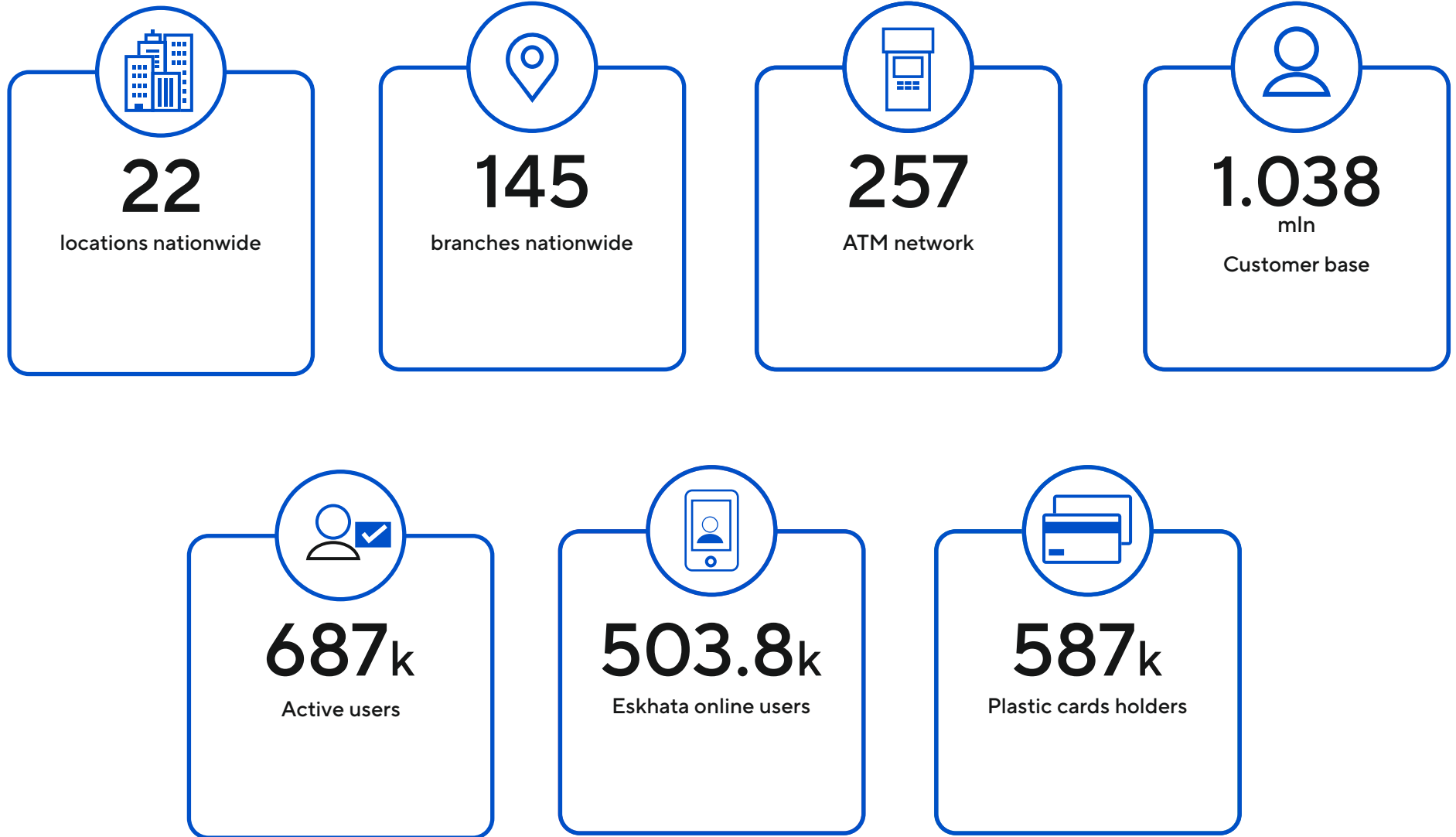


Triodos Bank



Key indicators

Business indicators



Financial indicators



485.5

mln. USD

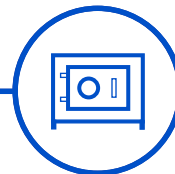
Assets



289.1

mln. USD

Loan portfolio



243.5

mln. USD

Deposits



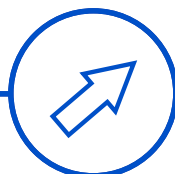
14.3%

TIER1



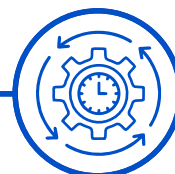
24.3%

ROE



4.6%

ROA



49.5%

CIR



20.4

mln. USD

Net profit

Transformation

Transformation focus and objectives



Digitalization

Launch of digital transformation



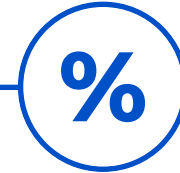
Infrastructure

CAPEX investments with IT and retail and merchant focus



ESG

5 key SDGs
Green finance implementation



Interest income

Retention of the loan portfolio market share



Commission income

Focus to achieve significant profit segment growth



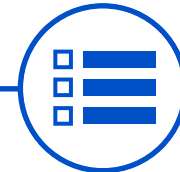
Brand

Brand modernisation and repositioning



People

End-to-end effectiveness metrics implementation



Channels

Sales channels diversification with remote banking

Sustainable development goals (SDG)



Green transformation

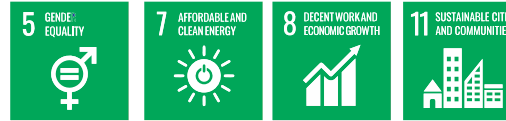
First bank in Tajikistan to issue green bonds and implement ESG principles

2023 initiatives

- ✔ Green bonds pre-launch (10 mln. USD eqv in TJS)
- ✔ Car loans product to boost electric car sales
- ✔ Implementation of green financing requirements in business processes
- ✔ Greenhouse gas emission monitoring implementation
- ✔ Paper consumption reduction by 11% compare to 2022
- ✔ Employees involvement in ECO initiatives

2023 initiatives


- ✔ Gender equality promoted through our loans product for women-entrepreneurs with loan portfolio TJS 51 mln. in 2023
- ✔ Financial literacy initiatives supported nationwide through educational events, mass and social media with audience reached more than 1,2 mln
- ✔ Women business educational programs and HR policy, stimulating equal access and opportunities.
- ✔ Women represent 36% of employees, 11 women senior and top managers
- ✔ Charity support to those in need exceeded amount of TJS 6 mln



2023 initiatives

- ✔ ESG committee within Supervisory Board introduced
- ✔ A separate ESG unit launched in the Bank
- ✔ ESG policy with 5 key SDGs were adopted and implemented
- ✔ HR, anti-corruption and compliance management policies upgraded in accordance with ESG policy.

Bank contacts

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