

**The main directions of development in 2019 year according to 2019 year Business Plan  
(approved by the Bank Council by 27.11.2018)**

Implementation of the strategy on five main directions of the development of the Republic of Uzbekistan; reforms, responding to modern requirements; starting free conversion of national currency; adjusting the activity of free economic and industrial zones, all these factors determined the need to set new tasks and activity priorities in The Private Joint-Stock Bank "Trustbank".

In the terms of liberalization of the economy and transformation of banking business to a customer focus model, retailing obtains dynamic development, which the Bank considers as a perspective activity for introduction of innovative products and extension of the Bank's service field. In this direction in 2019 it is envisaged:

- the development of regional fields of service;
- further enlargement of entrepreneurs activity in the sphere of plastic cards (cards business); release of various types of plastic cards, including overdraft cards, credit cards, co-badging and virtual cards and also widening the specter of modern bank services, connected with payments on them;
- connection to the national "HUMO" payment system, release of plastic cards in this payment system;
- the introduction of modern contactless forms of payment (QR code), the development of new products and services on International plastic cards (VISA, MasterCard);
- the introduction of services for people with disabilities: "surdo-online", preparing ramps and special parking lots;
- holding written and online interviews among customers in order to estimate theirs satisfaction of the Bank's services quality.

In 2019 the work which Bank conducts on support of entrepreneurship and financing state social-economic development projects will get a new impact. In this case the task of formation of new resources base and attraction foreign credit lines has a special matter for the Bank.

For the improvement of the resources potential, the Bank will conduct constant work on establishing cooperation with foreign and international financial institutes in the field of international currency operations. In this direction in 2019 it is planned:

- the increase of Bank's capitalization, strengthening financial-economic indicators on capital's sufficiency, liquidity and stability of commercial banks according to the International bank's supervision principles;
- qualitative and quantitative enlargement of entity and individuals customer base on every direction of activity; reducing concentration on large depositors; enlargement entities' long-term deposit base;
- widening cooperation with International financial institutes and foreign banks to attract and develop credit lines to increase financing small businesses projects, revitalization of works on documentary operations with post-financing.

When forming actives, the Bank will aim to observe the standards which were set, keep sufficient level of liquidity, balance of actives and passives structure on deadlines and currency

types, provision of the needed level of diversification by fields, clients and size of investments. In the field of resource allocation into active operations in 2019 it is foreseen:

- improvement the quality of actives, enlargement the practice of short-term credits issue; systematic job on recovery problematic credits, overdue debts on main credits and percents, taking actions on prevention and avoidance it in the future;
- development of the rating system and banking risks management in accordance with the International standards, evaluation the system by independent experts;
- improvement the quality of financial accounting with considering new requirements of classification and evaluation financial actives by the International financial report standard №9

The Bank builds a structure that can react to any changes, clean and manageable, which lets effectively solve the tasks which are set in the Bank's strategy.

Depending on the requirements of active laws, aggressive external field; the level of demand for bank products and services; condition and type of the collective, the Bank will modify either the organized structure itself or the methods of management. In the case of set goals in 2019 it is planned:

- the development of the procedures of corporate governance, based on the international standards and with attraction of International experts into the Bank management if it is necessary;
- organization of study center in order to increase the qualification of employees and their financial competence;
- conducting economical study, trainings for the employees, including internship in foreign banks and organizations;
- development and introduction into practice the system of key indicators of work efficiency of the employees and structural divisions (KPI).