

No.	Product name	Product number	Type of product	Term	Interest rate (per annum)	
					in national currency	in foreign currency
1	Lending under the "J-USBP" program	MSE-1	To replenish working capital* For the purchase of fixed assets	up to 36 months	29%	-
2	Business loan-1	MSE-2	To replenish working capital	up to 24 months**	27%	-
			Revolver	up to 12 months (contract up to 36 months)	26,3%	
			Loan for salary payments	45 days		
3	Business loan-2	MSE-3	For the acquisition of fixed assets (including in national currency construction, reconstruction and major repairs)	up to 36 months***	up to 36 months 27%, more than 36 months 27.3%	-
			For the purchase of online cash registers	up to 12 months	26,3%	
4	Car loan	MSE-4	Purchasing a car in primary markets	up to 48 months***	27,9%	-
			Purchasing a car on the secondary market		29,99%	
			Purchasing electric vehicles in primary markets		29%	
5	Modular loan "Universal"	MSE-5	To replenish working capital	up to 36 months	27,99%	-
			For the purchase of fixed assets			
6	Preferential loans based on state programs	MSE-6	To expand mechanisms for financing projects of entrepreneurs in the regions	up to 60 months	14%	-
			Development of the service sector			
			Development of the tourism sector			
			Green finance			
			"Leading" entrepreneur		10%	
			20 thousand entrepreneurs - 500 thousand qualified specialists - to replenish working capital	up to 18 months	14%	
			20 thousand entrepreneurs - 500 thousand qualified specialists - for the purchase of fixed assets	up to 84 months		
			Development of entrepreneurship in the Republic of Karakalpakstan			
			Loan for young entrepreneurs (PD-5088/-294) - for the purchase of fixed assets			
Loan for young entrepreneurs (PD-5088/-294) - to replenish working capital	up to 18 months					
Loan for young entrepreneurs PD-400	up to 120 months	main rate of the Central Bank + 4% margin of Ipoteka Bank*****	-			
7	Bank guarantee	MID CORP-1	Guarantee for participation of construction organizations in the tender	Based on client's request	1-3% (one-time of the guarantee amount for every 3 months)	
			Providing a guarantee and surety in other cases		1-5% (one-time of the guarantee amount for every 3 months)	
8	Fish farming	MID CORP-2	To replenish working capital	up to 24 months	up to 12 months 26.3%, up to 36 months 26.8%, more than 36 months 27.3%	margin of a foreign bank + at least 4% margin of Ipoteka Bank
			For the purchase of fixed assets	up to 36 months		
9	Lending to the construction industry	MID CORP-3	Construction and reconstruction of apartment buildings	up to 24 months	27%	-
			Replenishment of working capital based on order No. PF-51	up to 18 months	Central Bank main rate	
			Loan to construction organizations to participate in a tender	up to 12 months	27%	
10	Portfolio loan	MID CORP-4	Leasing, factoring, trade finance, bank guarantee and other credit services are carried out on the basis of the terms of this catalog of credit products and passport			
11	Financing of trade operations related to export and pre-export financing	MID CORP-5	To replenish working capital	up to 12 months	-	4%
12	Loan for further improvement of the management system for apartment buildings and financial recovery of management bodies (BSK)	MID CORP-6	For the purchase of fixed assets	up to 60 months	up to 12 months 26.3%, up to 36 months 26.8%, more than 36 months 27.3%	-
13	Leasing	MID CORP-7	Leasing operations	up to 36 months	27%	margin of a foreign bank + at least 6% margin of Ipoteka Bank
14	Factoring	MID CORP-8	Factoring operations	up to 270 days	minimum 10% discount	
15	Trade finance	MID CORP-9	To replenish working capital	based on line and project conditions	-	margin of a foreign bank + at least 3% margin of Ipoteka Bank
			For the purchase of fixed assets			
	Credit line "IFAD LF-869-UZ"		Development of horticulture	up to 10 years	19%	6,5%
			Diversification and modernization of agriculture	up to 10 years	main interest rate of the Central Bank of the Republic. Uzbek + 5% Ipoteka Bank margin	6,5%
	Credit line "JICA R17-UZB"		Replenishment of working capital in the field of fruit and vegetable growing	up to 24 months	Main interest rate of the Central Bank of the Republic. Uzbek + 5% Ipoteka Bank margin	9%
			Acquisition of fixed assets in the field of fruit and vegetable growing	up to 10 years		

16	Credit line "IBRD 8938-UZ" (For Fergana Valley)	MID CORP-10	Replenishment of working capital for the development of rural entrepreneurship	up to 18 months	main interest rate of the Central Bank of the Republic. Uzbek + 5% Ipoteka Bank margin	6 months Libor/Sofir + established Spread by IBRD + 1% MF margin + Ipoteka Bank margin of at least 3.5%
	Acquisition of fixed assets for the development of rural entrepreneurship		up to 10 years			
	Credit line "IBRD 9052-UZ"		Support for value chain investments in the horticulture sector	up to 7 years	main interest rate of the Central Bank of the Republic. Uzbek + 5% Ipoteka Bank margin	6 months Libor/Sofir + floating Spread + 1% margin RUz. + Ipoteka Bank margin of at least 3.5%
	Credit line "IBRD 8393-UZ"		Replenishment of working capital for the development of the horticulture sector	up to 18 months	19,5%	7%
			Acquisition of fixed assets for the development of the horticulture sector	up to 10 years		
	Credit line "IBRD" 8824-UZ"		Replenishment of working capital for the development of the horticulture sector	up to 18 months	-	6 months Libor/Sofir + with variable Spread IBRD + 0.2%, margin Rep. Uzbek + Ipoteka Bank margin of at least 3.5%
			Acquisition of fixed assets for the development of the horticulture sector	up to 10 years		
	Credit line "IDA 6110-UZ"		Replenishment of working capital for the development of livestock farming	up to 18 months	-	7,5%
			Acquisition of fixed assets for the development of livestock farming	up to 10 years		
	Credit line "IDA 5152-UZ"		Replenishment of working capital to support agricultural enterprises	up to 18 months	19,5%	7,5%
			Acquisition of fixed assets to support agricultural enterprises	up to 10 years		
	Credit line "IDA 5741-UZ" (Orol)		To replenish working capital	up to 24 months	-	6,5%
			For the purchase of fixed assets	up to 7 years		
	"ADB 3471-UZB" Credit line		Development of the creation of a value chain in the horticulture sector	up to 10 years	-	6%
Credit line "ADB 3673-UZB(COL)"	Development of the horticulture value chain (additional funding)	up to 10 years	-	6%		
Credit line "ADB L3823 (COL)-UZB"	Development of value chain creation in the livestock and fisheries sectors	up to 6 years	main interest rate of the Central Bank of the Republic. Uzbek + 5% Ipoteka Bank margin	-		
17	Sale of real estate and movable property secured by problem loans	MID CORP-11	For real estate	up to 60 months	Real estate located in the cities of Tashkent and Samarkand - the main interest rate of the Central Bank of the Republic. Uzb.**** + 6%	-
					Real estate located in the Tashkent region - the main interest rate of the Central Bank of the Republic. Uzb.**** + 4%	
					Real estate located in the centers of the Republic of Karakalpakstan and regions - the main interest rate of the Central Bank of the Republic. Uzb.**** + 2%	
					Real estate located in other regions - the main interest rate of the Central Bank of the Republic. Uzb.**** + 1%	
			For moving property	up to 36 months	main interest rate of the Central Bank of the Republic. Uzb.**** + 1%	

ADDITIONAL INFORMATION

18	Interest on funds (including on corporate bank cards) is not paid until they are claimed (in exceptional cases, based on the application of the branch and the conclusion of the relevant department (management), the chairman of the board or his corresponding deputy may authorize the payment of interest).
19	Time and savings deposits in national and foreign currencies are paid by agreement of the parties.
20	For loans provided on the basis of resolutions and decrees of the President of the Republic of Uzbekistan, resolutions and minutes of meetings of the Cabinet of Ministers of the Republic of Uzbekistan, official Instructions of the Central Bank, interest rates are not lower than the amounts specified in the relevant documents.
21	Warranty for construction companies to participate in the tender based on client's request - 0.1-0.3% (one-time of the guarantee amount for every 3 months)
22	The bank management and the credit committee may establish other conditions for the provision of loan services than in this interest guide.
23	When providing loans in foreign currency, corporate clients, as well as enterprises legally associated with them, may be provided with a loan at 1 percent below the current interest rate.
24	For loans provided to individuals, legal entities and persons without legal status in national currency, interest on the overdue portion of the loan is charged in the amount of 1.2 times the established interest rate on the loan.
25	For loans issued in foreign currency, interest on the overdue portion of the loan is calculated by adding a 2 percent premium to the established interest rate on the loan.
26	One-time commission for attracting resources loan amount 500.0 thousand loans in dollar equivalent and above can be paid in equal installments for up to 3 months
27	In cases where compensation is provided to cover interest costs on loans, starting from March 1, 2024, loans in national currency at a rate not exceeding 1.75 times the annual base rate of the Central Bank are carried out in accordance with the requirements of Resolution №PR-193 dated November 10, 2023 by JSC "Enterprise Development Company"

***A 1% cash conversion fee is charged on cash;*

***Customers with Platinum, Gold, Silver Plus or Silver statuses can be issued for up to 36 months;*

****Customers with Platinum, Gold, Silver Plus or Silver statuses can be issued for up to 60 months;*

*****It is determined by the amount of the main interest rate of the Central Bank effective on the date of submission of the loan application and is applied for the entire loan period.*

******Proportionately reduce the interest rate on the Saving funds and loans in the case of a decrease in the main rate of the Central Bank, and leave it unchanged in the case of an increase.*