



O'zbekiston Ipotekani Qayta
Moliyalashtirish Kompaniyasi

O'zIQMK faoliyatining 2023-yil 3-chorak yakuni natijalari

Oktyabr 2023-yil

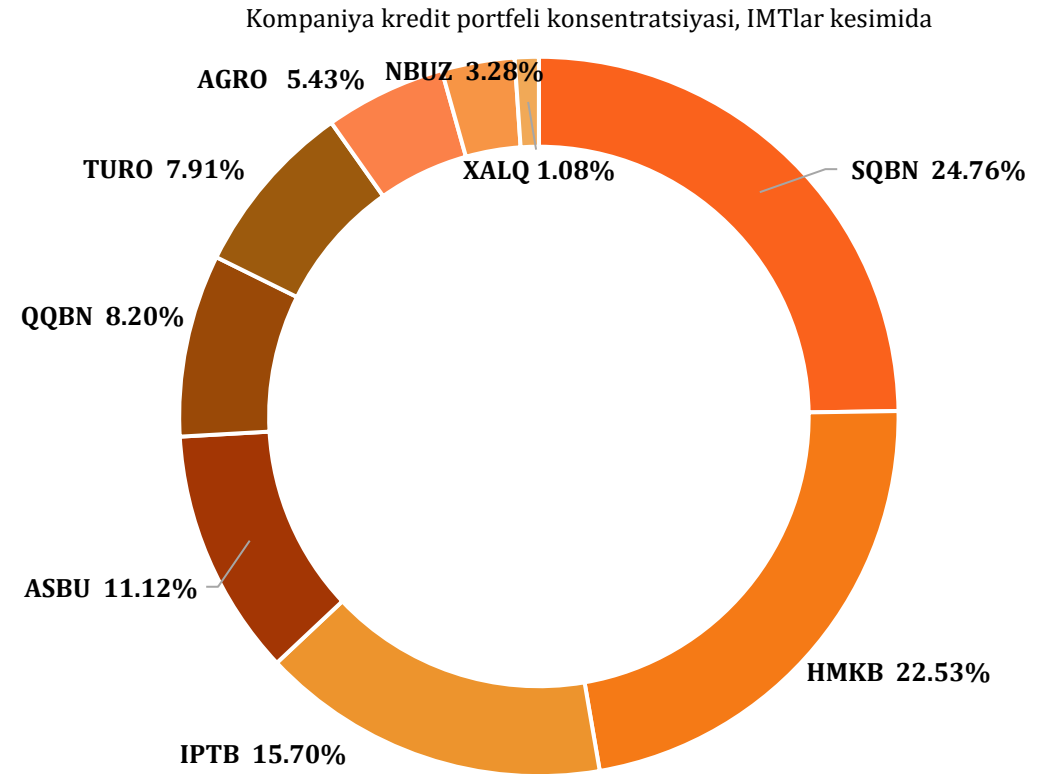
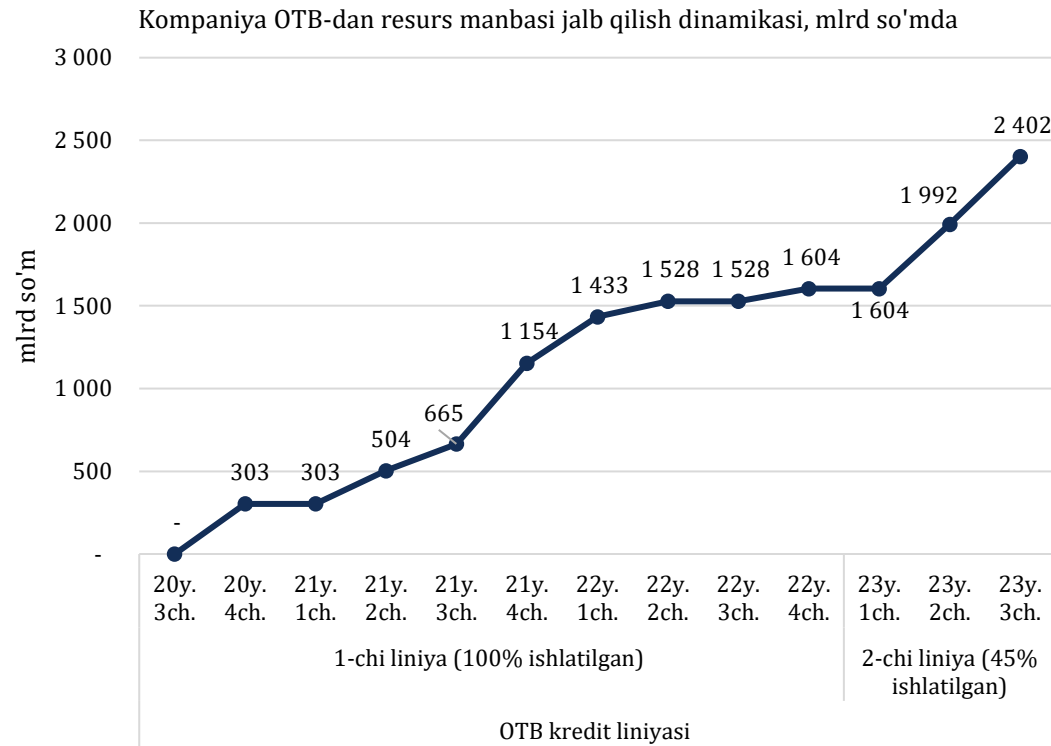


Keltirilgan atamalar

Umumiy tushunchalar		Kompaniyaning hamkor banklari	
Kompaniya	- O'zIQMK	IPTB	- ATIB «Ipoteka-bank»
OTB	- Osiyo Taraqqiyot Banki	SQBN	- O'zsanoatqurilishbank ATB
IMT	- Ishtirokchi moliyaviy tashkilor, Kompaniyaning hamkor banki	HMKB	- Hamkorbank ATB
DTI	- Qarz yuki	ASBU	- Asakabank AJ
LTV	- Kredit miqdorining uy-joy narhiga nisbati	TURO	- Turonbank ATB
NPL	- Muammoli kredit	QQBN	- Qishloq qurilish bank AT (Biznesni Rivojlantirish Banki)
IMB	- O'zbekiston Iqtisodiyot va Moliya vazirligi	AGRO	- Agrobank ATB
ЎзМБ	- O'zbekiston Markaziy Banki	NBUZ	- O'zmilliybank AJ
Joriy davr	- 2023-yilning 3-choragi (iyul-sentyabr)	XALQ	- AT Xalq Banki



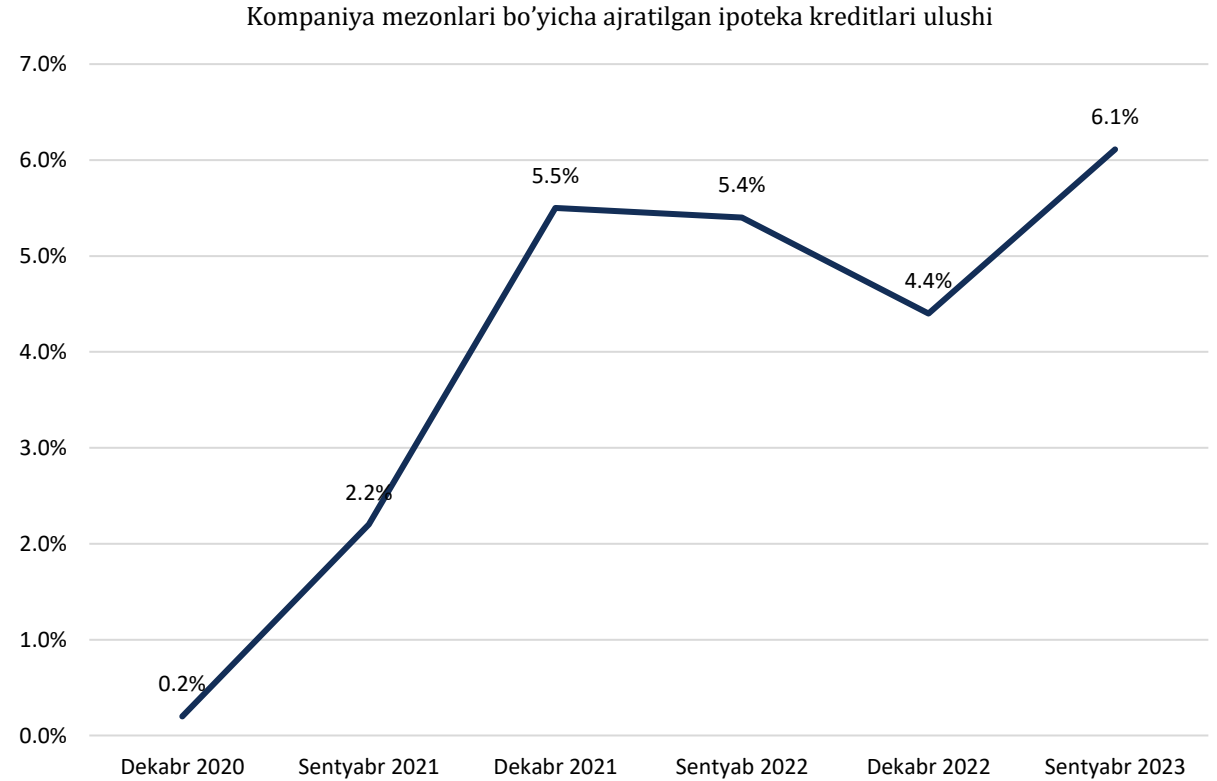
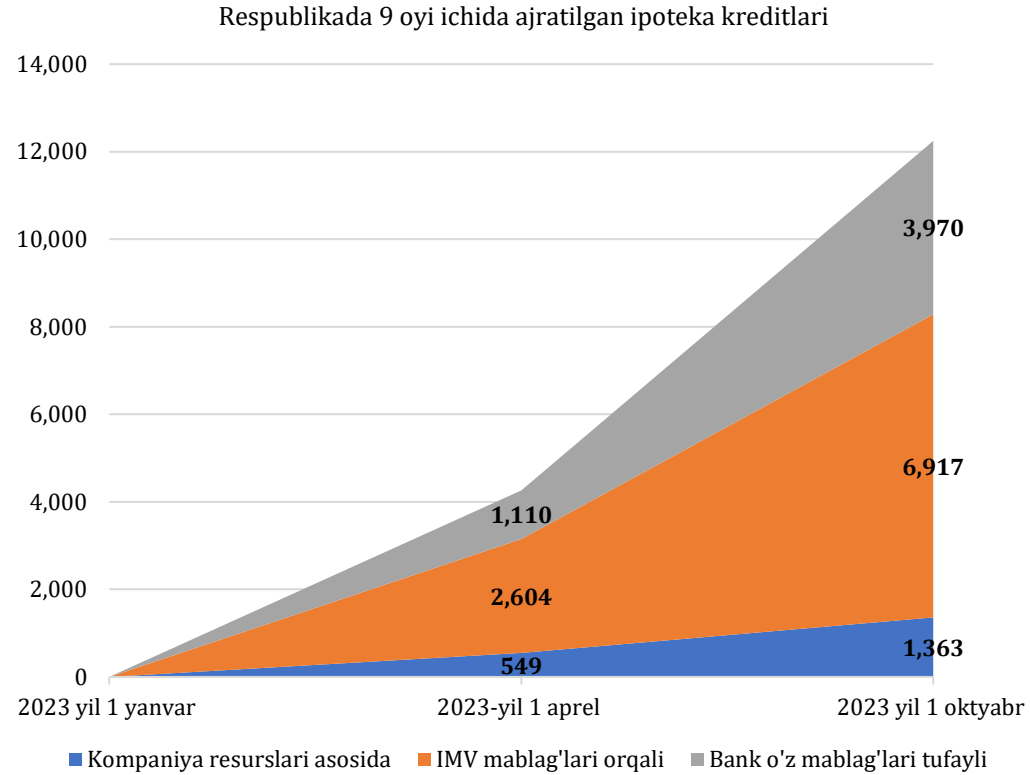
I. Kompaniyaning resurs manbasi va kredit porfeli



Kompaniya 2023-yilning 9 oyida OTB-ni kredit liniyasini 45%, ya'ni 798 mlrd so'm o'zlashtirgan. Kompaniya ipoteka portfelining 69,7%ni 1 darajali IMTlar ya'ni SQB 24,7%, HMKB 22,5%, va IPTB 15,7% lar ulushiga to'g'ri kelmoqda.



I. Kompaniya shartlarida ajratilgan kreditlarning ipoteka bozoridagi o'rni



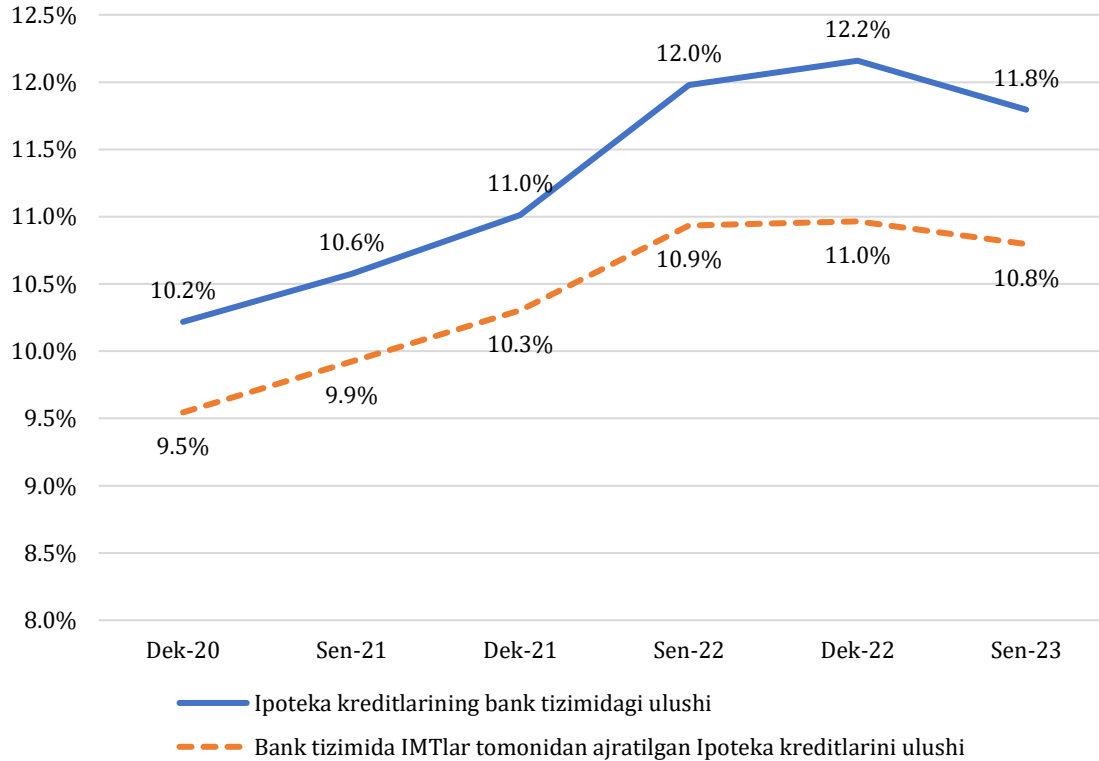
2023 yilning 9 oyi davomida aholiga jami 11,976,0 mlrd so'm ipoteka kreditlar ajratilgan. Shundan, 11.4%, ya'ni 1,362.9 mlrd so'm Kompaniya talablariga muvofiq kreditlaridir.

2023 yilning 3-chorak davomida asosan o'z mablag'lari asosida bozor tamoyillaridagi ipoteka kreditlarini ajratgan.

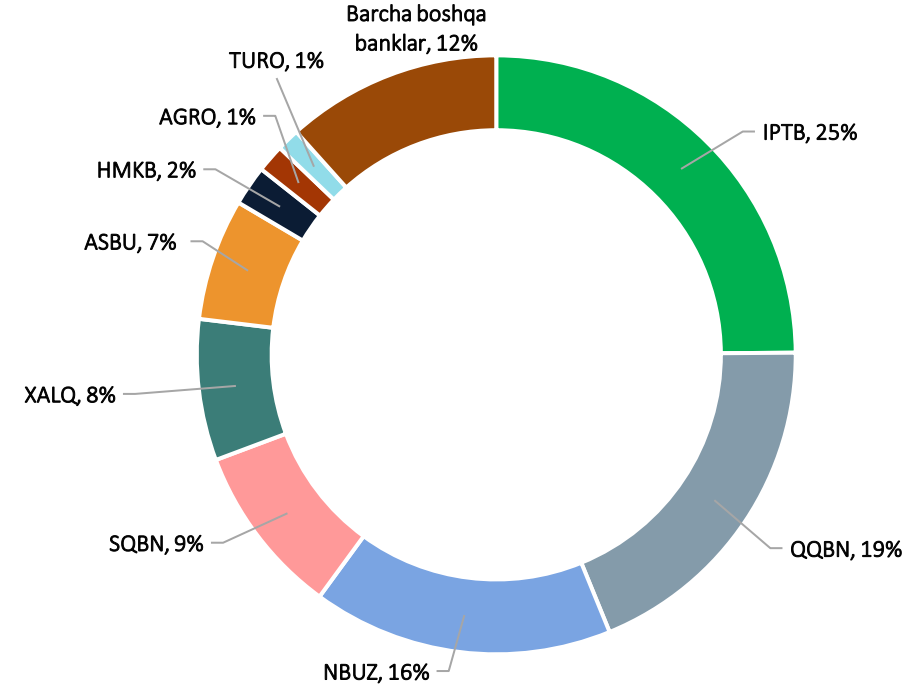


I. IMTlarning Ipoteka kreditlari bozorida o'rni

Bank tizimida ipoteka portfelining ulushi



Ipoteka portfelining banklar kesimida



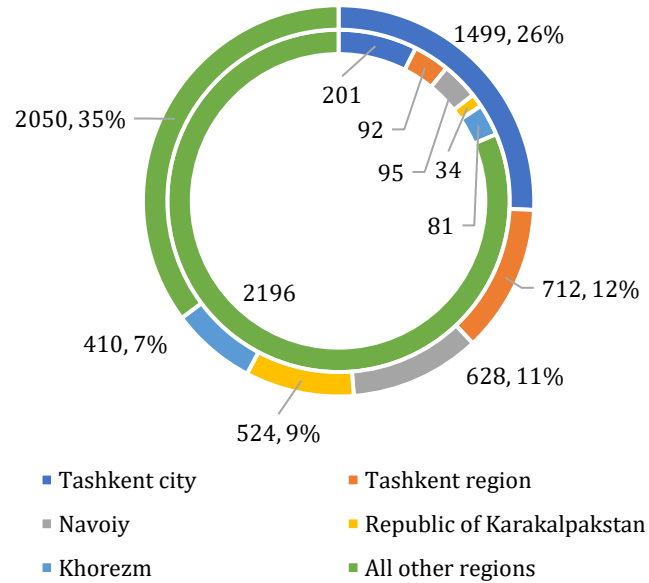
- 2023-yilning 3 choragi yakuniga, bank tizimi balansidagi barcha ipoteka kreditlarining 91% Kompaniyaning IMTlar tarafidan ajratilgan kreditlar xisobiga tog'ri keladi. Bu IMTlarning ipoteka kreditlash bo'yicha yuqori tajribaga egaligiga dalolatdir.



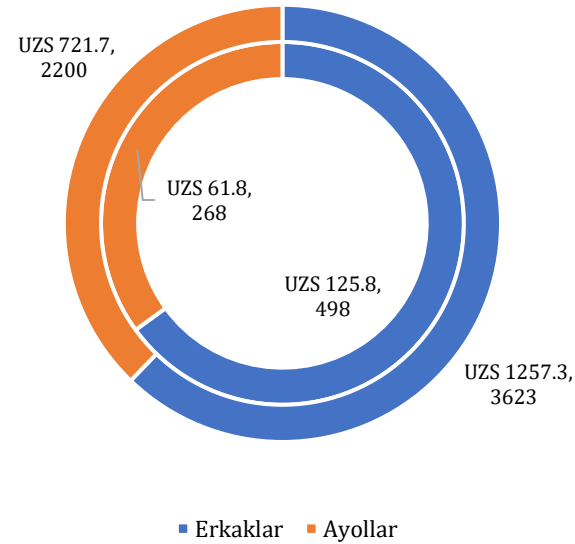
II. 2023-yilning 3 chorak davomidagi kreditlash faoliyatini natijalari

Ipoteka kreditlar turi, maqsadi va xududlar kesimida

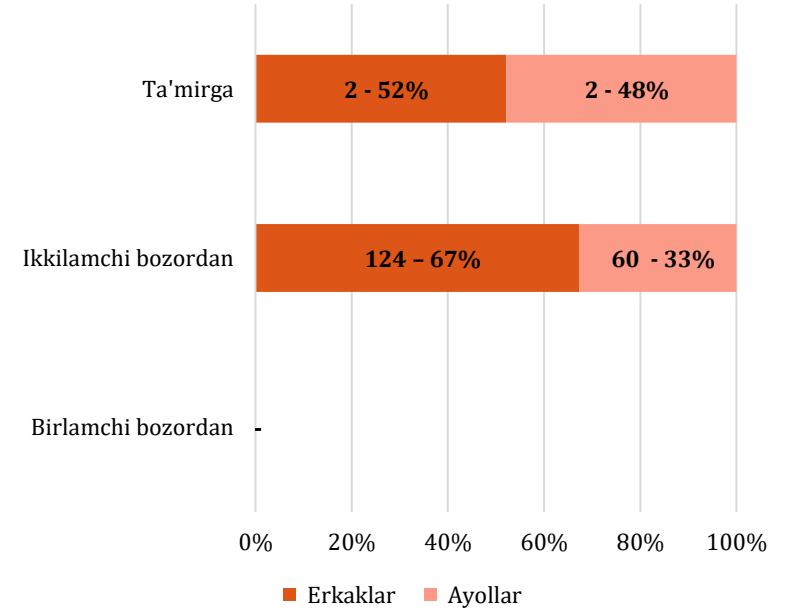
Kreditlat soni xududlar kesimida, ichki doira-2 chorak natijasi, tashqi doira 3 chorak



Qarz oluvchilar soni gender va ajratilgan qiymat kesimida, mlrd so'mda, - ichki doira joriy yilning 3 chorak natijasi, tashki doira yil boshidan



Joriy yilning 3 chorak davomida ajratilgan kreditlar, gender va maqsadi kesimida, mlrd so'mda



2023 yilning 3-choragida 187,6 mlrd so'm miqdorida 766 dona Kompaniya mezonlari bo'yicha ipoteka kreditlari ajratildi. O'zlashtirilgan mablagning 94,3 foizi yoki 184,1 milliard so'm banklar tomonidan ikkilamchi bozordan uy-joy sotib olishga to'g'ri keldi. Ta'mirlash uchun berilgan kreditlat atigi 5,7%ni tashkil etdi. Birlamchi bozordan uy-joy tashkil qilish uchun kreditlar ajratilmadi.



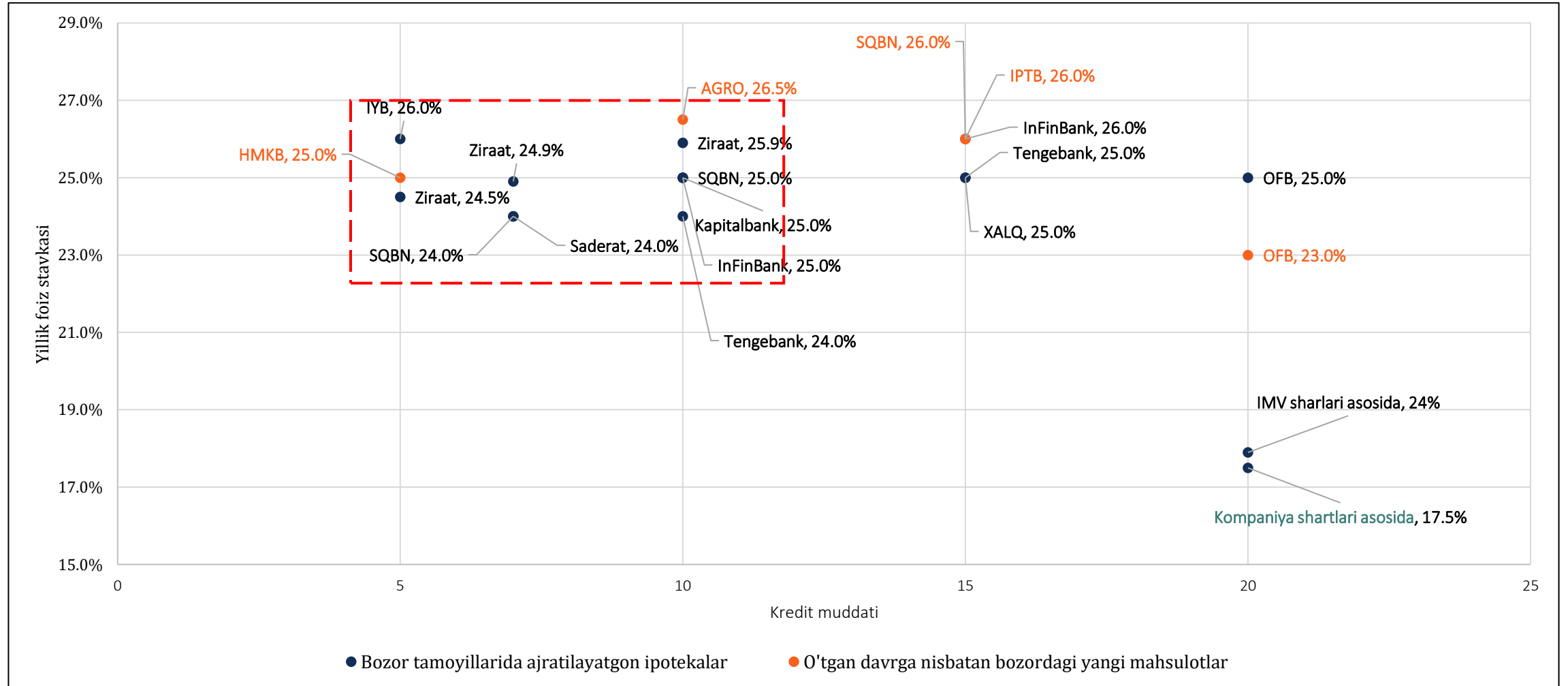
II. Banklar o'z mablag'lari hisobidan tijoriy ipoteka kredit shartlari

Mezonlar	SQBN			Ziraat			Saderat	InFinBank			OFB		Tengebank	XALQ		Ipak Yo'li Bank	IPTB	AGRO	HMKB			
Qarz oluvchiga talablar	Qarz oluvchining Yoshi	18≤60			21≤ 50			18≤60	18+			18≤60		21≤60	18≤60		18≤60	18≤60	18+	18≤60		
	Bozor	Birlamchi & ikkilamchi			Birlamchi & ikkilamchi			Birlamchi & ikkilamchi	Birlamchi & ikkilamchi			Birlamchi & ikkilamchi		Birlamchiga cheklangan	Birlamchi & ikkilamchi		Birlamchi & ikkilamchi	Birlamchi & ikkilamchi	Birlamchi & ikkilamchi	Birlamchi & ikkilamchi		
	Maqsad	Uy-joy sotib olish																				
	DTI %	≤ 70			≤ 70			≤ 70	≤ 70			≤ 80		≤ 70	≤ 70		≤ 70	≤ 70	≤ 70	≤ 50	≤ 70	
	LTV %	≤ 85			≤ 75			≤ 70	≤ 74	≤ 74	≤ 70%	60 ≤ 70	≤ 75	≤ 74		≤ 75	≤ 74		≤ 75	≤ 74%	≤ 75	≤ 70
	Kredit muddati (yil)	≤ 7	≤ 10	≤ 15	≤ 5	5 ≤ 7	7 ≤ 10	≤ 7	≤ 10	≤ 15	≤ 20		≤ 10	≤ 15		≤ 5	≤ 15	≤ 10	≤ 5	≤ 5		
	Foiz (%) yillik	24%	25%	26%	23,5%	24%	25%	24%	24,99%	25,99%	24%	22%-25%	23,9%	24%-26%		26%	26%	26%-26,5%	25%			
	Imtiyozli davr	≤ 7oy	≤ 8oy	≤ 18oy	≤ 12 oy			Mavjud emas	12 oy			3 oy		Mavjud emas	≤ 6 oy		Mavjud emas	12 oy	24 oy	Mavjud emas		
	Maksimal miqdori (mln so'mda)	≤ 1 500			≤ 990			≤ 900	≤ 1 950			≤ 500	≤ 900	≤ 820	≤ 990	≤ 1 115	≤ 800	≤ 990	≤ 990	≤ 400		
	To'lov usuli	Differentsial/ Annuitet			Annuitet			Differentsial/ Annuitet	Differentsial/ Annuitet			Differentsial/ Annuitet		Differentsial/ Annuitet	Differentsial/ Annuitet		Differentsial	Differentsial	Differentsial/ Annuitet	Differentsial/ Annuitet		

2023 yilning 3 chorak davomida bozorga taqdim etilgan yangi ipoteka mahsulotlari



II. Bozordagi ipoteka kreditlarning foiz va muddat jihatdan taqsimlanishi.



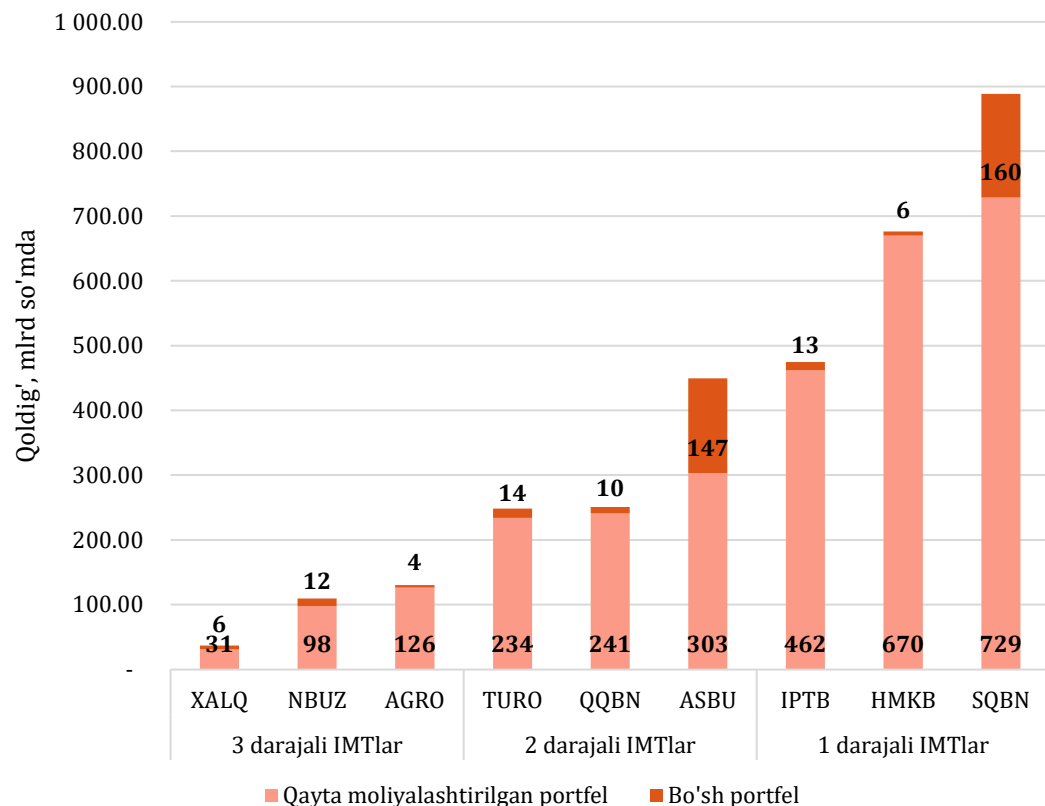
Bozorda tijoriy shartlarida ajratilayotgan ipoteka kredlarining asosan 5-10 yil muddatli bo'lib foiz stavkasi yiliga 24%-26% tashkil etmoqda.

III. Muvofiq ipotekalarning taqsimlanishi

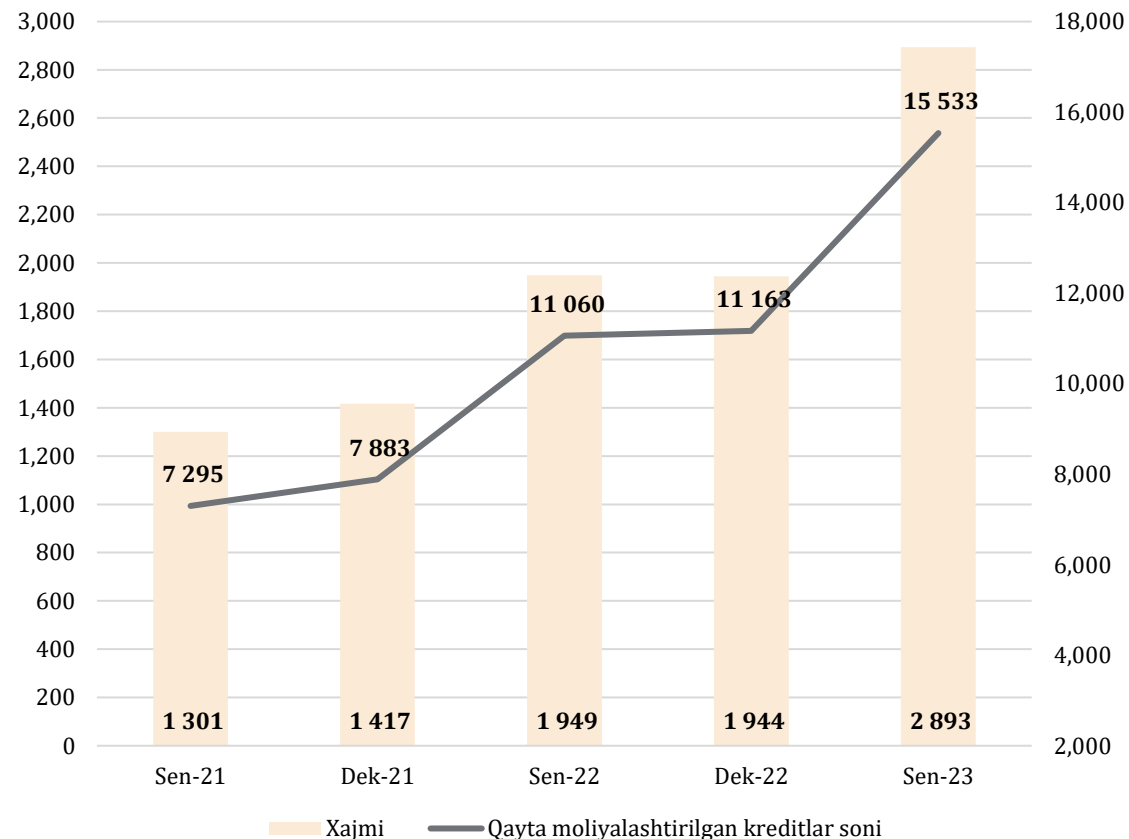


O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Qayta moliyalashtirilgan portfel, IMTlar kesimida



Jami qayta moliyalashtirilgan portfel

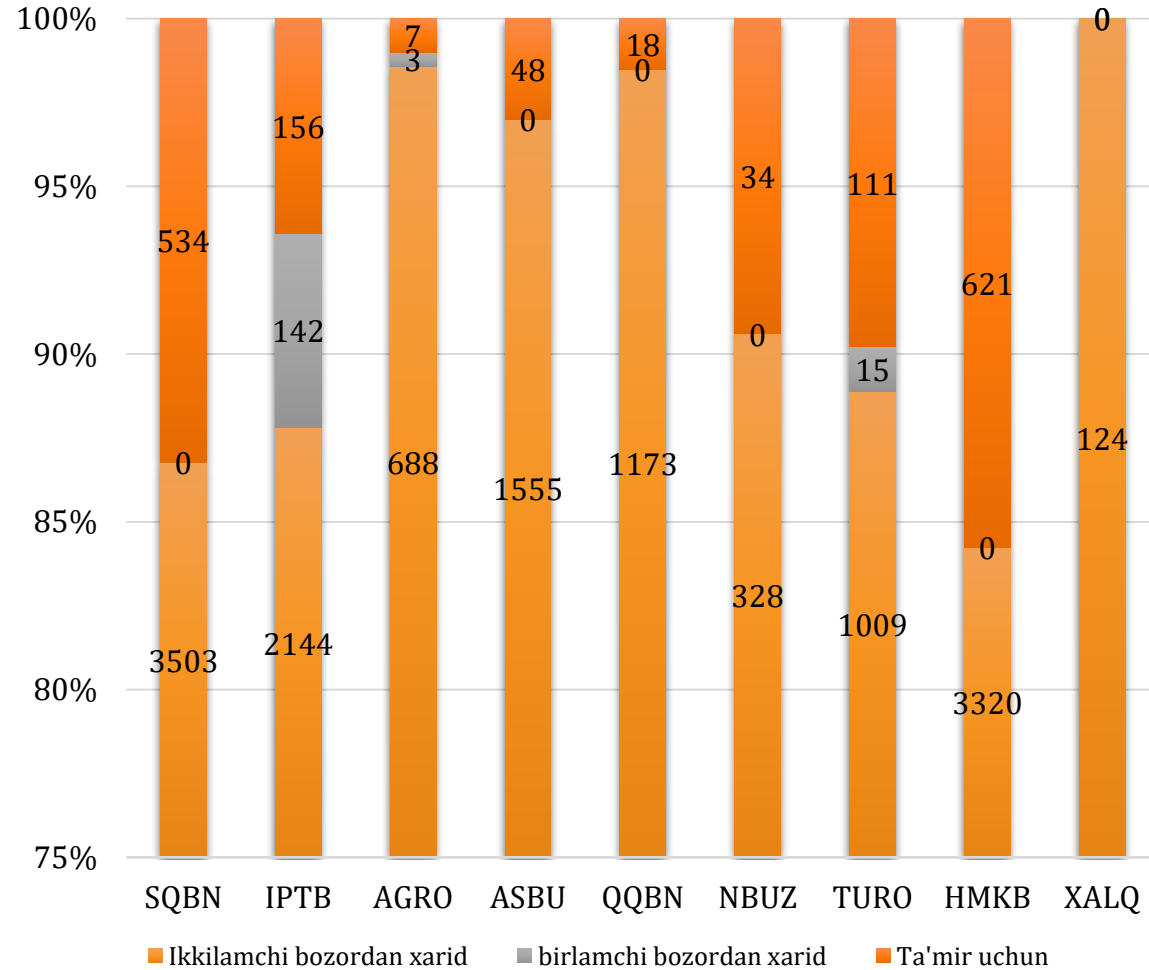


Qayta moliyalashtirilgan kreditning o'rtacha qoldig'i 170-180 million so'mni tashkil etadi.

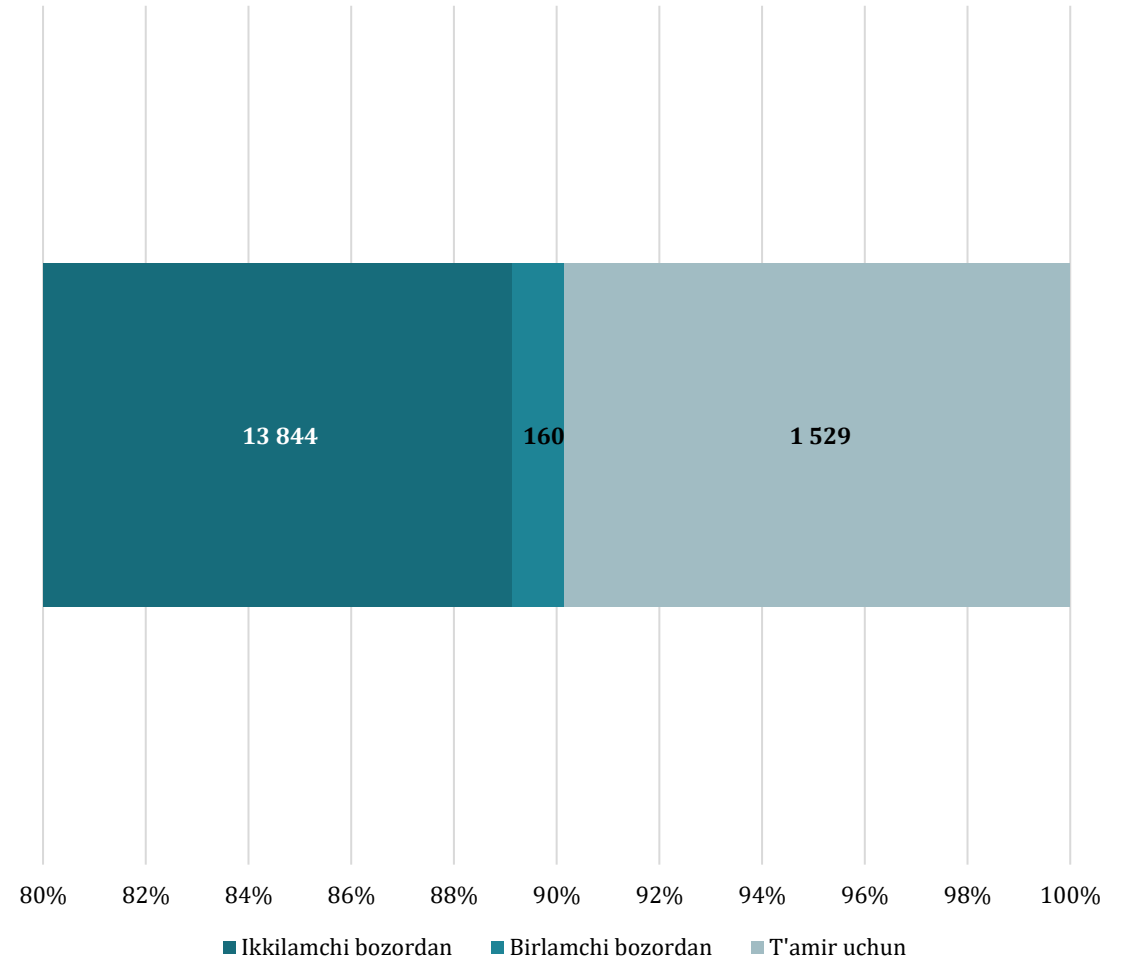


III. Ipoteka maqsadi bo'yicha taqsimlanishi

Qayta moliyalashtirilgan portfel ipoteka maqsadi taqsimlanishi, IMTlar kesimida

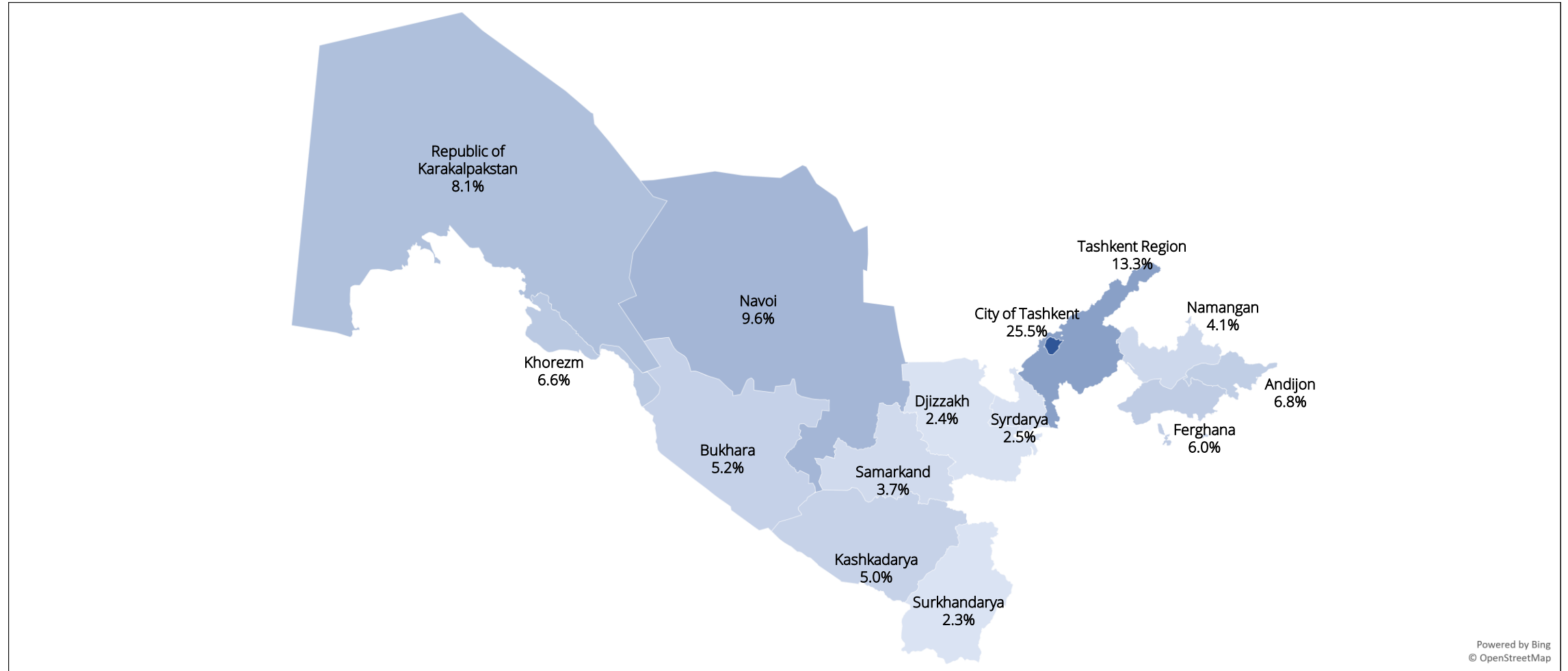


Qayta moliyalashtirilgan portfel maqsadlik taqsimlanishida





III. Hududlar kesimida konsentratsiya

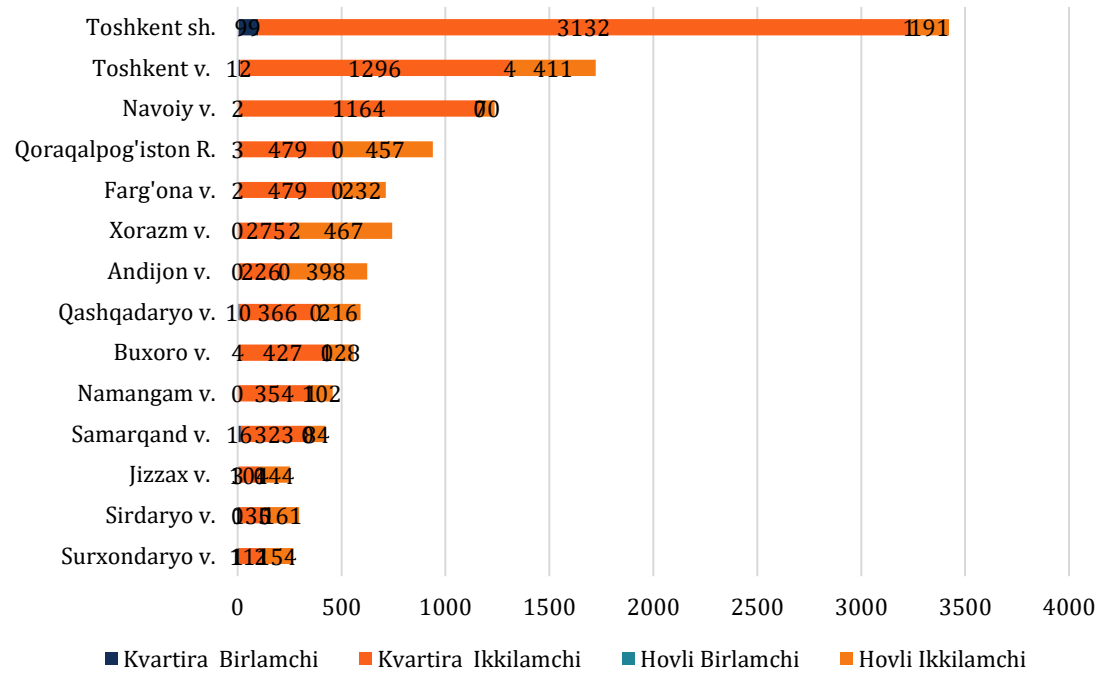


Qayta moliyalashtirilgan kreditlarning hududlar kesimida eng yuqori taqsimlanishi Toshkent shahri, Toshkent viloyati, Navoiy viloyati va Qoraqalpog'iston Respublikasiga to'g'ri kelishini alohida ta'kidlash lozim.

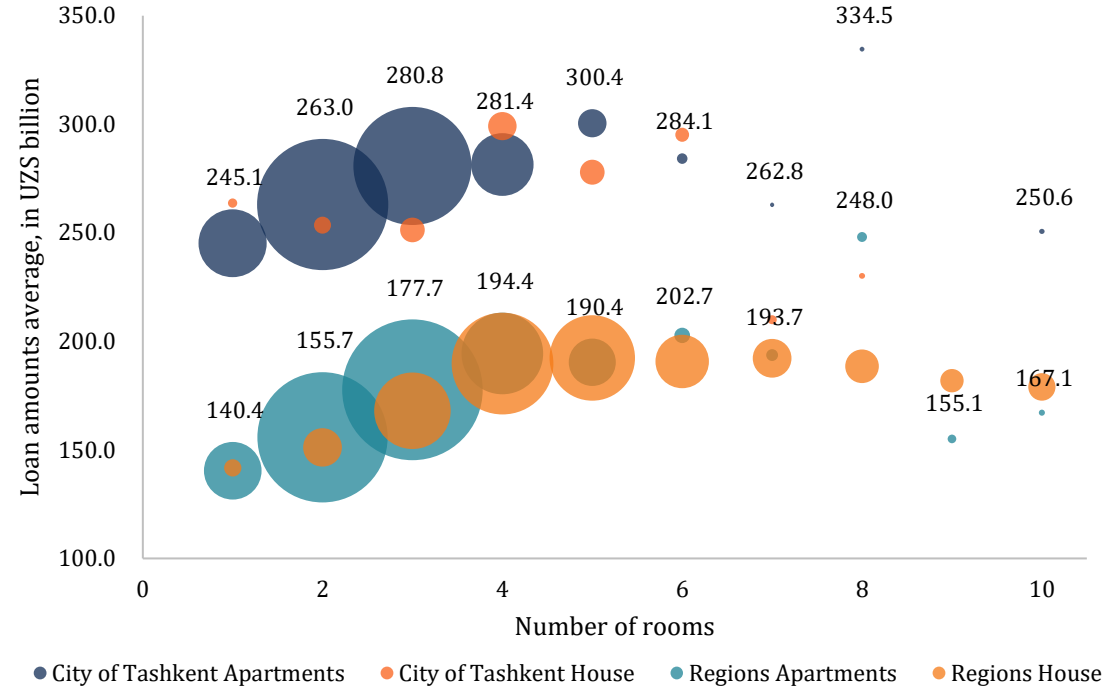


III. Hududlar kesimidagi umumiy ma'lumotlar

Qayta moliyalashtirilgan kreditlarning xaridlar turlari kesimida



Jami portfdagi uylarning narxi (doira yuzasi bitimlar soniga proporsional)



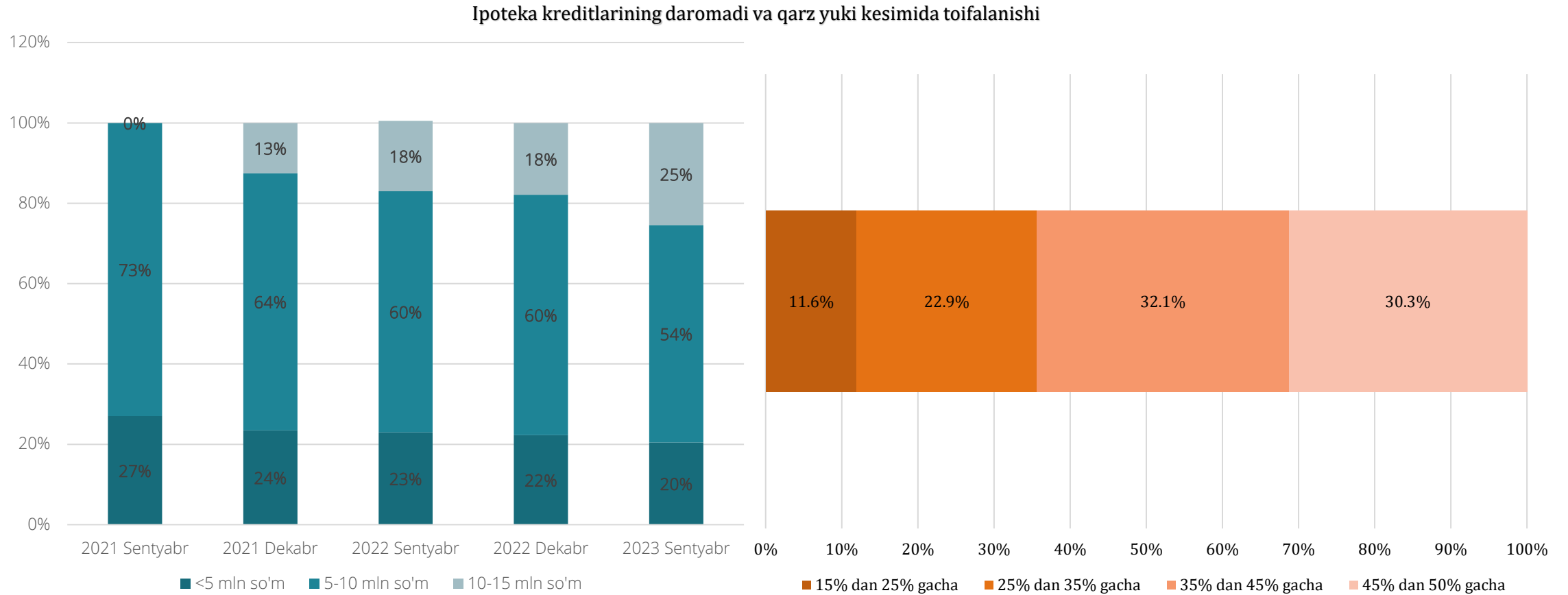
Bugungi kunga kelib, qayta moliyalashtirilgan portfel 15 533 ta ipoteka kreditini tashkil etadi, shu jumladan ikkilamchi bozordan uy-joy sotib olish uchun berilgan 13 844 ta kredit (ya'ni portfelning 89,1 foizi), qolgan 3 501 ta kredit yakka tartibdagi uy sotib olish uchun ajratilgan.

Toshkent shahrida 2-4 xonali kvartiralar uchun o'rtacha ipoteka 300 million so'm atrofida bo'lsa, viloyatlarda bu ko'rsatkich 180 million so'm atrofida (45 foizga past).

Portfeldagi atigi 162 ta ipoteka krediti birlamchi bozordan uy-joy sotib olish uchun berilgan (ya'ni 1%). Ushbu 160 ta kreditning 97 tasi Toshkent shahridan kvartira sotib olishga berilgan. Qolgan 1529 ta kredit, portfel ulushi 9,8 foizni tashkil etgan holda, rekonstruksiya qilish uchun berildi.



III. Qarz oluvchilarning o'rtacha sof oylik daromadi bo'yicha taqsimlanishi

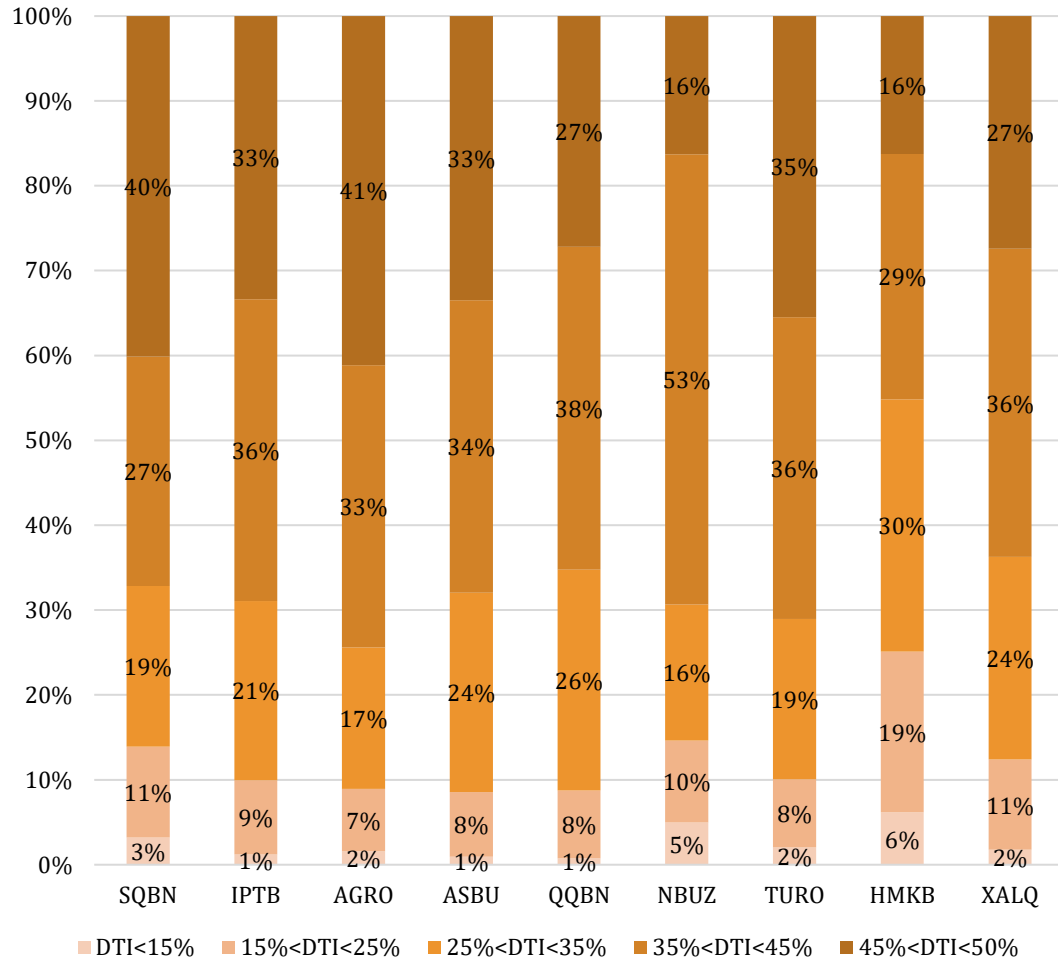


IMTlar 10 mln. dan -15 mln. gacha daromadi bo'lgan qarz oluvchilarga ohirgi paytlari ko'proq ipoteka ajratishmoqda

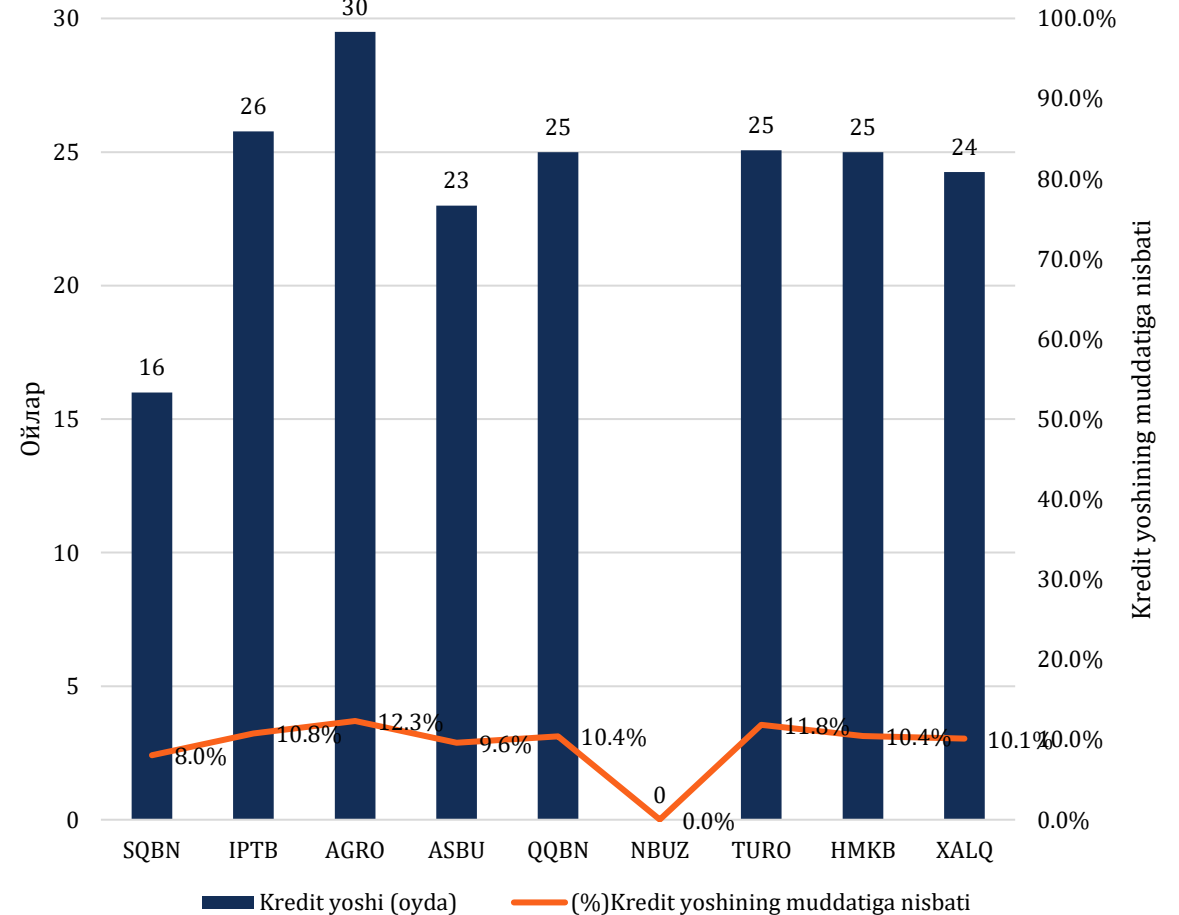


III. NPL tasniflangan ipotekalar tahlili (a)

Banklar kesimida qarz yuki k'orsatkichlari

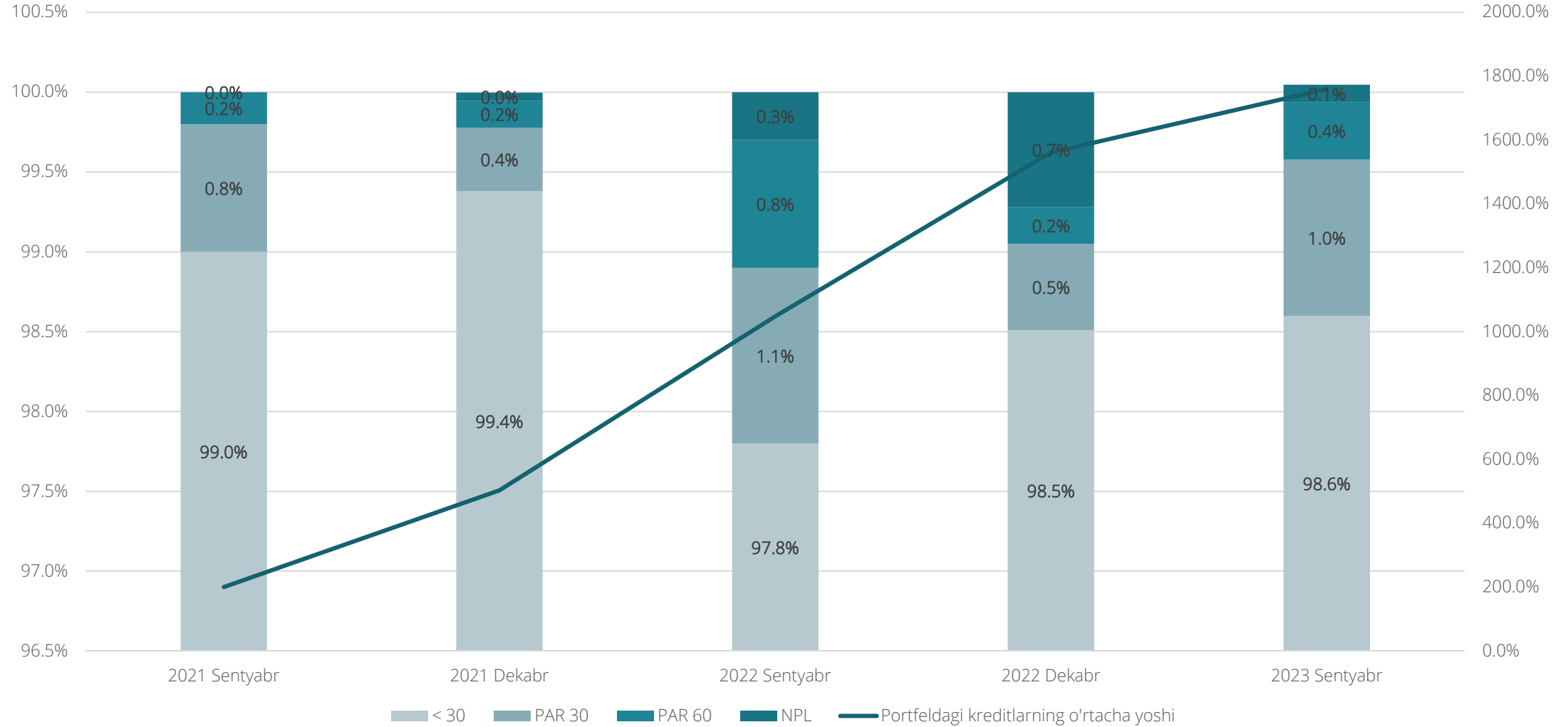


2023 yilning 3 chorak natijasida 90 kun va yuqori muddati utgan qarzdorligi mavjud bo'lgan ipoteka kreditlari (NPL)





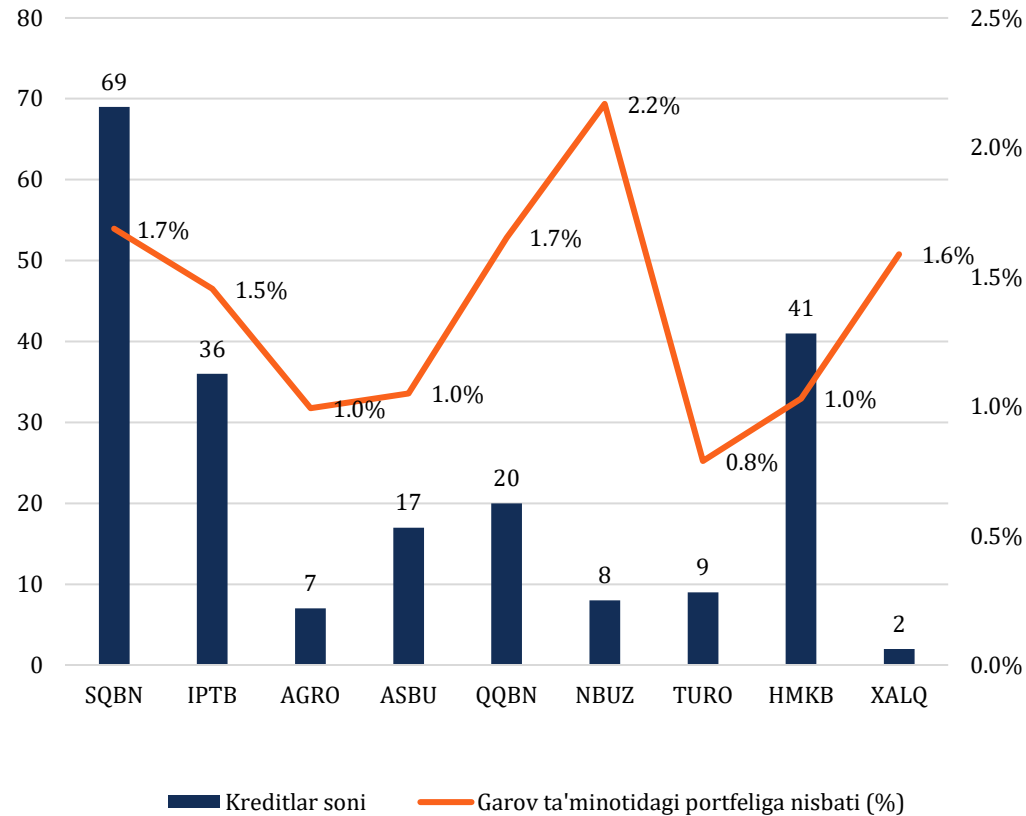
III. NPL tasniflangan ipotekalar tahlili (b)



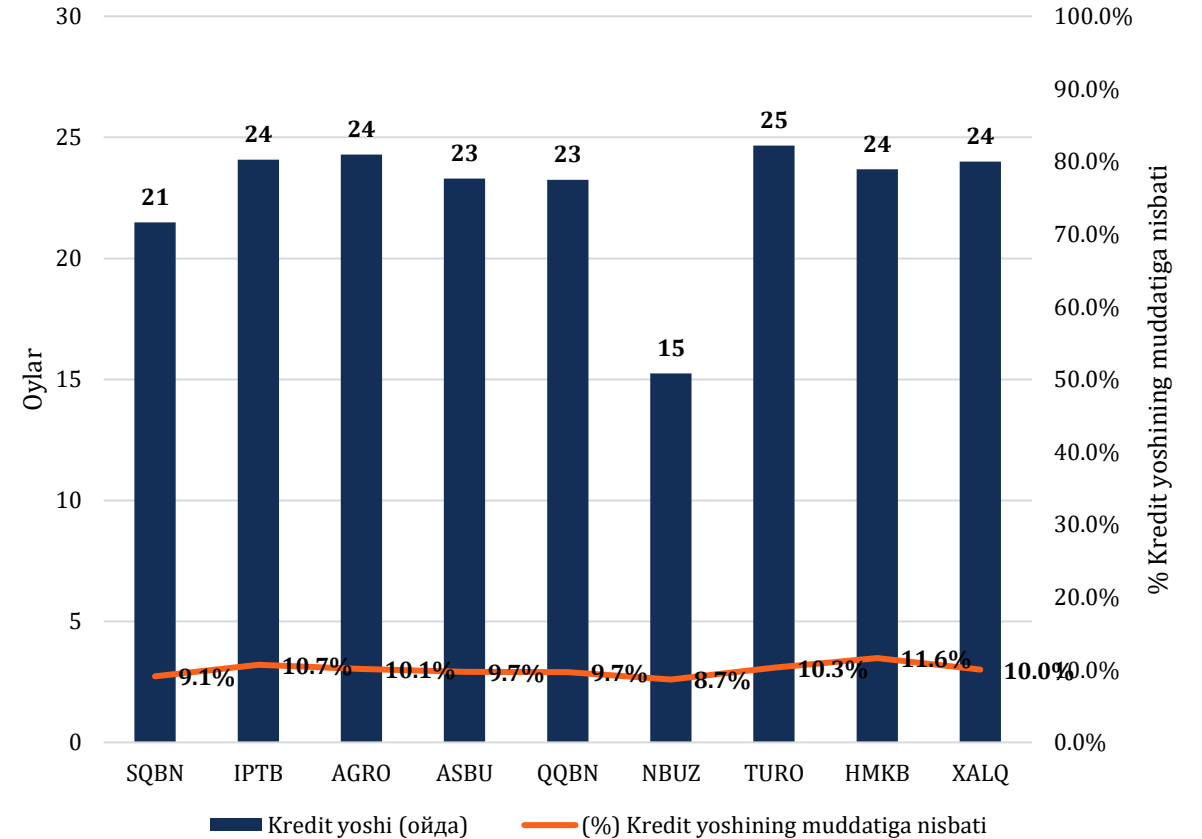


III. Muddatidan oldin to'liq so'ndirilgan ipoteka kreditlar tahlili

Qayta moliyalashgan ipoteka kreditlari 2023 yil iyul-oktyabr oylarida IMT tomonidan to'langan (jami portfeldagi dona va ulush)



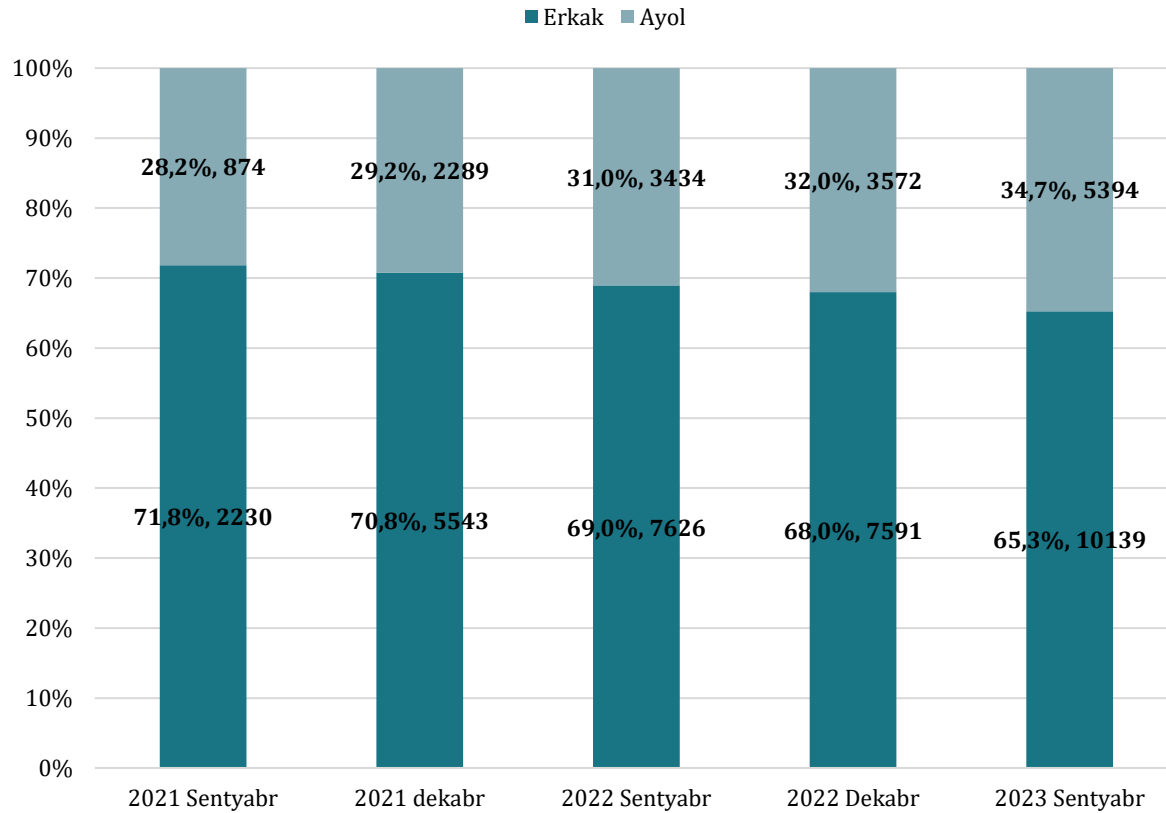
Muddatidan oldin to'liq so'ndirilgan ipoteka kreditlari





III. Boshqa demografik ma'lumotlar

Gender kesimida



Yoshi bo'yicha

