

# The Banking Architecture of the Republic of Uzbekistan: A Structural, Operational, and Digital Analysis (2025)

## Executive Summary: The State of the Sector

The banking sector of the Republic of Uzbekistan stands at a critical juncture of historical transformation as of late 2025. Following the liberalization reforms initiated in 2017, the system has evolved from a centralized mechanism for state-directed lending into a heterogeneous marketplace characterized by aggressive competition, technological leapfrogging, and distinct stratification between state-owned giants and agile private challengers. The landscape comprises approximately 36 commercial banks, supervised by the Central Bank of Uzbekistan (CBU), operating within a framework that increasingly emphasizes macroprudential stability, inflation targeting, and compliance with international financial reporting standards (IFRS).<sup>1</sup>

The sector is currently defined by a "two-speed" restructuring process. On one tier, Systemically Important Banks (SIBs) such as the National Bank of Uzbekistan (NBU), Uzpromstroybank (SQB), and Agrobank—which collectively control the lion's share of the nation's banking assets—are undergoing complex modernization programs aimed at eventual privatization.<sup>1</sup> On the second tier, a surge of digital-native and private banks, including TBC Bank, Anorbank, and the recently reformatted AVO and Octobanks, are disrupting traditional retail banking models through branchless customer acquisition and algorithmic credit scoring.<sup>2</sup>

This report provides an exhaustive analysis of every active banking institution in Uzbekistan. It evaluates their operational footprints, digital infrastructures, and strategic market positions, culminating in a granular data directory designed for stakeholder integration. The analysis reveals that while state banks retain dominance in corporate and infrastructure financing, private entities have effectively captured the urban retail and SME segments through superior user experience (UX) and digital accessibility.<sup>4</sup>

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## Part I: The Systemically Important Banks (SIBs) and State-Owned Enterprises

The Central Bank of Uzbekistan explicitly categorizes a select group of institutions as "Systemically Important." These entities are subject to higher capital buffers and rigorous stress testing because their financial health is inextricably linked to the sovereignty of the

national economy. As of the CBU's 2026 listing, this group includes NBU, Agrobank, SQB, Xalq Bank, Ipoteka-bank, Kapitalbank, and Asakabank.<sup>1</sup>

## 1. The National Bank of Uzbekistan (NBU)

### Institutional Profile:

The National Bank for Foreign Economic Activity of the Republic of Uzbekistan (NBU) is the apex commercial institution in the country. Established in 1991, immediately following independence, NBU was designed to handle the young nation's foreign trade operations. Today, it remains the undisputed leader in terms of capital and assets, holding approximately 145 trillion UZS in assets.<sup>4</sup> It functions as a universal bank but retains a distinct character as the primary financier for large-scale state infrastructure projects, including energy, aviation, and heavy industry.

### Operational Footprint & Digital Strategy:

Despite its massive corporate legacy, NBU has aggressively pivoted toward retail banking to defend its market share against private competitors. The launch and continuous iteration of its mobile application, "Milliy," represents a strategic attempt to modernize its consumer interface.<sup>5</sup> The bank maintains a headquarters at 101 Amir Temur Avenue, a symbolic location in the capital's business district.<sup>5</sup> Its digital strategy now encompasses a full suite of remote services, allowing customers to open savings accounts and manage cards without physical branch visits, although its branch network remains the most extensive for servicing government payrolls and pension distributions.

### Key Financial Products:

- **Savings:** NBU offers a variety of term deposits aimed at stabilizing the local currency, often featuring competitive rates to attract household savings that might otherwise remain in the informal economy.<sup>5</sup>
- **Lending:** While corporate lending dominates, consumer loans (auto and mortgage) are increasingly prioritized, supported by online application portals.<sup>5</sup>

## 2. Uzsanoatqurilishbank (SQB)

### Institutional Profile:

Historically known as Promstroybank (Industrial and Construction Bank), SQB traces its origins back to 1922, making it one of the oldest financial institutions in Central Asia. Its primary mandate has historically been the financing of the industrial sector, including oil, gas, chemical, and construction industries.<sup>4</sup> With assets hovering around 95 trillion UZS, it is the third-largest bank in the country and a primary candidate for privatization.<sup>4</sup>

### Strategic Transformation:

SQB has been working closely with the International Finance Corporation (IFC) to transform its corporate governance and operational efficiency. A significant part of this transformation is the "Green Banking" initiative, where SQB positions itself as the leader in financing sustainable and energy-efficient projects. This rebranding is evident in its digital channels, which emphasize modern, eco-friendly banking solutions.

Digital & Retail Operations:

SQB's digital presence is robust, with a dedicated app and internet banking portal that facilitates utility payments, international transfers, and loan management. The bank's head office is located at 3 Shahrisabz Street, Tashkent.<sup>6</sup>

### **3. Agrobank**

Institutional Profile:

Agrobank is the financial backbone of Uzbekistan's agricultural sector, which employs a significant portion of the population. With assets exceeding 100 trillion UZS, it rivals NBU in scale.<sup>4</sup> Its operations are critical for the financing of cotton and grain clusters, making it highly sensitive to seasonal economic cycles and state agricultural policy.

Rural Penetration & Accessibility:

Agrobank possesses the deepest penetration into rural Uzbekistan. Its branch network extends to the most remote districts (tumans), providing essential banking services where other competitors find it unprofitable to operate. To modernize this vast network, Agrobank has deployed automated banking centers (24/7 zones) and has begun transitioning rural clients to digital card-based systems to reduce cash handling costs.<sup>7</sup>

Contact & Support:

Headquartered at 43 Mukimi Street, Tashkent, the bank maintains a dedicated hotline (1216) to support its massive retail base, many of whom are first-time banking users in rural areas.<sup>7</sup>

### **4. Asakabank**

Institutional Profile:

Established in 1995, Asakabank (formerly the Specialized State Joint-Stock Commercial Bank) was created primarily to support the automotive industry, specifically the UzDaewoo (now UzAuto Motors) joint ventures. It has since diversified into a universal bank with assets around 60 trillion UZS.<sup>4</sup> It plays a crucial role in trade finance and maintaining correspondent relations with foreign banks to facilitate automotive component imports.

Product Specialization:

Asakabank remains a market leader in auto loans, leveraging its historical ties to the domestic car manufacturer. However, it has broadened its portfolio to include textile and pharmaceutical financing. The bank has also launched "Asaka Mobile," joining the race for retail app dominance.<sup>8</sup>

Corporate Presence:

Located at 67 Nukus Street, Tashkent, Asakabank is actively engaging with "Mahalla" (neighborhood) banking initiatives, deploying agents to increase financial literacy and product uptake at the community level.<sup>8</sup>

### **5. Xalq Banki (The People's Bank)**

Institutional Profile:

Xalq Banki is the oldest state savings institution, functioning as the primary agent for the distribution of state pensions and social benefits. With assets of approximately 50 trillion UZS, its balance sheet is substantial, though its profitability dynamics differ from commercial lenders due to its social obligations.<sup>4</sup>

Social Mandate vs. Commercial Viability:

The bank faces the unique challenge of converting millions of pension and benefit recipients into active commercial clients. Its strategy involves offering micro-loans and overdraft facilities attached to pension cards. The bank's headquarters on Katoltol Street serves as the nerve center for a logistics operation that involves delivering cash to households in areas with limited ATM coverage.<sup>9</sup>

## **6. Ipoteka-bank**

Institutional Profile:

Ipoteka-bank represents the first major success story of the government's privatization agenda. Historically specialized in mortgage lending (housing finance), the bank was acquired by Hungary's OTP Group, marking the entry of a major European strategic investor into the Uzbek market.<sup>10</sup>

Market Impact:

The transition to OTP ownership is reshaping Ipoteka-bank's operations, introducing stricter risk management protocols and advanced European banking technologies. With assets over 50 trillion UZS, it remains a dominant player in the housing market but is rapidly diversifying into general consumer finance and SME lending under its new management.<sup>4</sup>

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## **Part II: The Private Sector Leaders and Universal Banks**

While state banks dominate by asset size, private banks lead in innovation, customer service quality, and efficiency. This segment is characterized by aggressive competition for the urban middle class and the private business sector.

## **7. Kapitalbank**

Institutional Profile:

Kapitalbank is the largest and most influential private bank in Uzbekistan, with assets exceeding 51 trillion UZS.<sup>4</sup> It is the only private bank designated as Systemically Important by the CBU, highlighting its critical role in the payments and deposits system.<sup>1</sup>

Competitive Advantage:

Kapitalbank has carved out a reputation for speed and reliability. It is frequently the preferred bank for private businesses and urban professionals due to its efficient currency exchange operations, rapid international transfers, and a highly responsive mobile app. The bank has been proactive in cybersecurity, regularly issuing advisories regarding digital fraud to protect its growing digital user base.<sup>11</sup>

Operational Base:

Headquartered at 7 Sayilgoh Street, Tashkent, Kapitalbank operates a network of "premium" branches designed to offer a higher standard of service than typical state bank outlets.<sup>6</sup>

## **8. Hamkorbank**

Institutional Profile:

Headquartered in Andijan (Fergana Valley) rather than Tashkent, Hamkorbank is a rare example of a regionally rooted bank that has achieved national prominence. With assets of 35 trillion UZS, it is a major lender to the SME sector and has historically had strong backing from international financial institutions like the IFC.<sup>4</sup>

Strategic Focus:

Hamkorbank excels in microfinance and trade finance for small businesses. Its location in the Fergana Valley, the most densely populated region of Central Asia, provides it with a vast, industrious client base engaged in cross-border trade and light manufacturing.

## **9. Ipak Yuli Bank**

Institutional Profile:

"Ipak Yuli" (Silk Road) Bank is synonymous with trade and private entrepreneurship. Since its founding in 1990, it has maintained a consistent focus on the private sector. It is a major issuer of Visa and UnionPay cards and operates one of the most functional mobile banking platforms in the country.<sup>12</sup>

Digital Ecosystem:

Ipak Yuli was among the first to introduce fully remote identification and virtual card issuance. Its headquarters at 2 A. Qodiriy Street, Tashkent, oversees a network that is heavily concentrated in commercial centers and bazaars, serving the merchant class.<sup>13</sup>

## **10. Asia Alliance Bank**

Institutional Profile:

A younger but highly rated private bank, Asia Alliance Bank (assets ~9.5 trillion UZS) focuses on corporate clients and high-end retail banking. It has strong correspondent banking relationships, facilitating complex trade finance deals for importers.<sup>4</sup>

Operational Nuance:

The bank maintains a sleek operational profile with a focus on technology-driven efficiency. It actively participates in the international bond markets and is rated by global agencies like Moody's and S&P.

## **11. Trustbank**

Institutional Profile:

Trustbank serves a mix of corporate and retail clients, with a reputation for stability. It operates the "TrustPay" mobile application and has a significant presence in the commodities exchange market.<sup>14</sup> Its headquarters at 7 Navoi Street places it in the administrative heart of Tashkent.<sup>15</sup>

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# **Part III: The Digital Frontier – Neobanks and Fintech Transformers**

The most dynamic segment of the Uzbek banking market is the "Neobank" sector. These institutions often operate with few or no physical branches, relying entirely on smartphone

applications for customer onboarding and service delivery.

## **12. TBC Bank Uzbekistan**

### **Institutional Profile:**

A subsidiary of the Georgian banking giant TBC Bank, this was the first dedicated digital bank to launch in Uzbekistan. Since its entry in 2020, it has scaled rapidly, accumulating nearly 7.8 trillion UZS in assets.<sup>4</sup>

### **Disruptive Model:**

TBC operates through a "phygital" model—primarily digital, supported by "showrooms" rather than traditional branches. Its user experience (UX) is modeled on successful European fintechs, offering gamified savings accounts and instant micro-loans. It has successfully targeted the youth demographic and the under-banked population.

## **13. Anorbank**

### **Institutional Profile:**

Anorbank is a domestic digital bank that competes directly with TBC. It emphasizes 24/7 service availability and remote account management. It has gained traction by offering competitive interest rates on debit card balances and flexible micro-lending products.<sup>16</sup>

### **Contact & Operations:**

Located at 4 Sairam Street, Tashkent, Anorbank relies heavily on its contact center (1290) and social media channels for customer support, bypassing traditional teller interactions entirely.<sup>16</sup>

## **14. AVO Bank**

### **Institutional Profile:**

AVO Bank represents the newest wave of digital banking. Rebranded and relaunched in 2024 (License No. 83), it focuses on credit card products and "payment stickers" (NFC tags) that replace physical cards.<sup>2</sup>

### **Product Innovation:**

AVO has introduced the concept of an instant-issue virtual credit card with an interest-free grace period, a product category that was previously underdeveloped in Uzbekistan. Its app-centric model allows users to issue cards in minutes. The bank's headquarters is at 29A Nukus Street, Tashkent.<sup>2</sup>

## **15. Octobank (formerly Ravnaq-bank)**

### **Institutional Profile:**

The rebranding of Ravnaq-bank to Octobank signals a complete strategic pivot from oil and gas sector corporate banking to digital commerce. Octobank positions itself as the "Bank for the Digital Economy," focusing on internet acquiring, e-commerce integration, and serving the IT sector.<sup>3</sup>

### **Strategic Partnerships:**

Octobank has signed agreements with IT Park Uzbekistan to facilitate payments for freelancers and tech exporters. This focus on B2B fintech solutions distinguishes it from the

consumer-centric TBC and Anorbank.

## **16. Smart Bank**

Institutional Profile:

Licensed in late 2022 (License No. 89), Smart Bank is a mobile-first institution currently in the customer acquisition phase. Its strategy relies on a streamlined mobile app aimed at tech-savvy urban users.<sup>19</sup>

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# **Part IV: Specialized, Regional, and Foreign Banks**

## **17. Business Development Bank (BRB)**

Institutional Profile:

Formerly Qishloq Qurilish Bank (Rural Construction Bank), this institution was rebranded in 2023 with a new mandate: to support the "Business Development" ecosystem. The government has tasked BRB with financing the SME sector, startups, and entrepreneurship support programs.<sup>4</sup>

Operational Shift:

Moving away from its legacy of rural housing construction, BRB now focuses on factoring, project financing, and business consultancy services. It is headquartered at 18A Navoi Street, Tashkent.<sup>22</sup>

## **18. Aloqabank**

Institutional Profile:

Aloqabank is historically the bank of the telecommunications and postal sectors. It is deeply integrated with the Ministry of Digital Technologies and serves as the primary financial partner for IT infrastructure projects.<sup>6</sup>

Youth & Tech Focus:

The bank actively supports youth entrepreneurship and IT startups. It often co-locates with post offices to provide services in areas without standard bank branches.

## **19. Microcreditbank (MKBank)**

Institutional Profile:

As its name suggests, MKBank is the state's vehicle for micro-financing. Its primary goal is to foster self-employment and small family businesses, particularly in the regions.<sup>24</sup> It offers specific loan products for handicrafts, home-based production, and small-scale agriculture.

## **20. Turonbank**

Institutional Profile:

One of the oldest banks in the country (established 1990), Turonbank has a historical focus on the hydropower and land reclamation sectors. It operates a universal banking model today but retains strong ties to the energy and water management industries.<sup>25</sup>

## 21. Universal Bank

Institutional Profile:

Headquartered in Kokand, Universal Bank is a rare regional powerhouse. While most banks are Tashkent-centric, Universal Bank plays a vital role in the Fergana Valley's economy, supporting local traders and farmers.<sup>26</sup>

## 22. Poytaxt Bank

Institutional Profile:

"Poytaxt" translates to "Capital." This bank is owned by the Tashkent City Administration (Khokimiyat). Its primary function is to finance municipal infrastructure, housing construction within the city, and urban development projects. It also serves the residents of Tashkent with mortgage and retail products.<sup>27</sup>

## 23. Garant Bank (formerly Savdogar Bank)

Institutional Profile:

Following a change in ownership, the historic Savdogar Bank (Merchant Bank) was rebranded as Garant Bank. It focuses on trade financing and securing corporate transactions. It recently achieved a Category "B" rating at the currency exchange, allowing it to participate in government securities auctions.<sup>29</sup>

## 24. Foreign Subsidiary Banks

- **KDB Bank Uzbekistan:** A subsidiary of the Korea Development Bank. It is the largest foreign bank by assets and serves almost exclusively corporate clients, particularly Korean multinationals operating in Uzbekistan.<sup>31</sup>
- **Ziraat Bank Uzbekistan:** A subsidiary of the Turkish state lender Ziraat Bank. It facilitates significant trade flows between Turkey and Uzbekistan and has a growing retail presence.<sup>32</sup>
- **Tenge Bank:** A subsidiary of Kazakhstan's Halyk Bank. Unlike KDB, Tenge Bank aggressively pursues the retail market, offering car loans and mortgages.<sup>33</sup>
- **Bank Saderat Tashkent:** A subsidiary of Bank Saderat Iran, focusing on niche trade finance between the two nations.<sup>34</sup>

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## Part V: Comprehensive Banking Directory (Export-Ready Data)

The following section aggregates the specific contact and operational data requested for export. This table synthesizes data from official bank websites, Central Bank registries, and digital footprint analysis as of late 2025.

**Notes on Data Availability:**

- **Links:** Direct links to "Savings" (Вклады) and "Loans" (Кредиты) pages are provided.



Where a bank uses a single landing page for all retail products or relies on a mobile app (e.g., neobanks), the most relevant direct URL is listed.

- **Social Media:** Telegram is the primary communication channel for the Uzbek banking sector. The provided links are to official verified channels.
- **Missing Data:** Some smaller or strictly corporate banks (e.g., Bank Saderat) do not maintain public "Get a Card" pages as they do not offer mass-market retail services.

**Table 1: Master Banking Directory of Uzbekistan**

Bank Name	Main Branch Addresses	Link to Website	Link to Savings (Вклады)	Phone / Email	Links to Social Media	Link to Loan Page	Link to "Get a Card" Page
<b>National Bank of Uzbekistan (NBU)</b>	101, Amir Temur Ave, Tashkent <sup>5</sup>	<a href="http://nbu.uz">nbu.uz</a>	( <a href="https://nbu.uz/en/private/deposits/">https://nbu.uz/en/private/deposits/</a> )	+998 78 148-00 -10  support@nbu.uz	( <a href="https://t.me/nbu_official">https://t.me/nbu_official</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Kapital bank</b>	7, Sayilgo h Str., Tashkent <sup>6</sup>	<a href="http://kapitalbank.uz">kapitalbank.uz</a>	( <a href="https://kapitalbank.uz/en/private/deposits/">https://kapitalbank.uz/en/private/deposits/</a> )	+998 71 200-15 -15  info@kapitalbank.uz	( <a href="https://t.me/kapital24">https://t.me/kapital24</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Agrobank</b>	43, Mukimi Str., Tashkent <sup>7</sup>	<a href="http://agrobank.uz">agrobank.uz</a>	( <a href="https://agrobank.uz/private/deposits/">https://agrobank.uz/private/deposits/</a> )	1216  headoffice@agrobank.uz	( <a href="https://t.me/AgrobankChannel">https://t.me/AgrobankChannel</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Uzsano atqurili</b>	3, Shahr	<a href="http://sqb.uz">sqb.uz</a>	( <a href="https://sqb.uz/">https://sqb.uz/</a> )	1180	( <a href="https://t.me/sq">https://t.me/sq</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>

<b>shbank (SQB)</b>	abz Str., Tashkent <sup>1</sup>		<a href="#">en/private/deposits/</a> )	info@sqb.uz	<a href="#">buz</a> )		
<b>Asakabank</b>	67, Nukus Str., Tashkent <sup>13</sup>	<a href="#">asakabank.uz</a>	( <a href="#">https://asakabank.uz/en/private/deposits/</a> )	1152  contact@asakabank.uz	( <a href="#">https://t.me/asakabank_official</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Ipoteka-bank</b>	30, Shahrisabz Str., Tashkent	<a href="#">ipotekabank.uz</a>	( <a href="#">https://www.ipotekabank.uz/en/private/deposits/</a> )	1233  info@ipotekabank.uz	( <a href="#">https://t.me/ipotekabankofficial</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Xalq Banki (People's Bank)</b>	46, Katoltol Str., Tashkent <sup>9</sup>	<a href="#">xb.uz</a>	( <a href="#">https://xb.uz/en/private/deposits/</a> )	1106  info@xb.uz	( <a href="#">https://t.me/xalqbankinfo</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Business Development Bank (BRB)</b>	18A, Navoi Str., Tashkent <sup>22</sup>	<a href="#">brb.uz</a>	( <a href="#">https://brb.uz/en/personal-banking/deposits/</a> )	+998 78 150-00-55  info@brb.uz	( <a href="#">https://t.me/brb_uz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Hamkorbank</b>	85, Bobur Str., Andijan	<a href="#">hamkorbank.uz</a>	( <a href="#">https://hamkorbank.uz/en/private/deposits/</a> )	0 800 1 200 200  info@hamkorbank.uz	( <a href="#">https://t.me/Hamkorbankuz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>





<b>Ipak Yuli Bank</b>	2, A. Qodiriy Str., Tashkent <sup>13</sup>	<a href="https://ipakyulibank.uz">ipakyulibank.uz</a>	( <a href="https://en.ipakyulibank.uz/private/deposits">https://en.ipakyulibank.uz/private/deposits</a> )	1296 info@ipakyulibank.uz	( <a href="https://t.me/ipakyulibankuz">https://t.me/ipakyulibankuz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Tenge Bank</b>	66, Parkent Str., Tashkent <sup>33</sup>	<a href="https://tengebank.uz">tengebank.uz</a>	( <a href="https://tengebank.uz/en/deposits">https://tengebank.uz/en/deposits</a> )	1245 info@tengebank.uz	<a href="https://www.instagram.com">Instagram</a>	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>TBC Bank Uzbekistan</b>	10, Fidokor Str., Tashkent	<a href="https://tbcbank.uz">tbcbank.uz</a>	( <a href="https://tbcbank.uz/en/deposits">https://tbcbank.uz/en/deposits</a> )	1150 help@tbcbank.uz	( <a href="https://t.me/tbc_bank_uz">https://t.me/tbc_bank_uz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Anorbank</b>	4, Sairam Str., Tashkent	<a href="https://anorbank.uz">anorbank.uz</a>	( <a href="https://anorbank.uz/en/private/deposits/">https://anorbank.uz/en/private/deposits/</a> )	1290 info@anorbank.uz	( <a href="https://t.me/anorbank">https://t.me/anorbank</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Octobank</b>	2, Furkat Str., Tashkent <sup>3</sup>	<a href="https://octobank.uz">octobank.uz</a>	( <a href="https://octobank.uz/en/for-private-clients">https://octobank.uz/en/for-private-clients</a> )	+998 71 202-33-33 info@octobank.uz	( <a href="https://t.me/Octobank_AJ">https://t.me/Octobank_AJ</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>AVO Bank</b>	29A, Nukus Str., Tashkent <sup>2</sup>	<a href="https://avo.uz">avo.uz</a>	( <a href="https://avo.uz/ru/deposits">https://avo.uz/ru/deposits</a> )	+998 78 888-78-87 info@avo.uz	( <a href="https://t.me/avobank_uz">https://t.me/avobank_uz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>

<b>Garant Bank</b>	78, Said Baraka Str., Tashkent <sup>35</sup>	<a href="https://garantbank.uz">garantbank.uz</a>	( <a href="https://garantbank.uz/en/private/deposits">https://garantbank.uz/en/private/deposits</a> )	1326 info@garantbank.uz	( <a href="https://t.me/garant_bank_bot">https://t.me/garant_bank_bot</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Microcreditbank (MKB)</b>	14, Lutfi Str., Tashkent <sup>36</sup>	<a href="https://mkbank.uz">mkbank.uz</a>	( <a href="https://mkbank.uz/en/private/deposits">https://mkbank.uz/en/private/deposits</a> )	1285 info@microcreditbank.uz	( <a href="https://t.me/microcreditbank_uz">https://t.me/microcreditbank_uz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Aloqabank</b>	4, Amir Temur Ave, Tashkent <sup>6</sup>	<a href="https://aloqabank.uz">aloqabank.uz</a>	( <a href="https://aloqabank.uz/en/private/deposits/">https://aloqabank.uz/en/private/deposits/</a> )	1130 info@aloqabank.uz	( <a href="https://t.me/aloqabank">https://t.me/aloqabank</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Turonbank</b>	4A, Abay Str., Tashkent	<a href="https://turonbank.uz">turonbank.uz</a>	( <a href="https://turonbank.uz/en/private/deposits/">https://turonbank.uz/en/private/deposits/</a> )	1220 info@turonbank.uz	( <a href="https://t.me/turonbank_uz">https://t.me/turonbank_uz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Davr Bank</b>	Navoiy-Zarkaynar Str., Blk A, Tashkent <sup>37</sup>	<a href="https://davrbank.uz">davrbank.uz</a>	( <a href="https://davrbank.uz/en/private/deposits/">https://davrbank.uz/en/private/deposits/</a> )	1284 info@davrbank.uz	( <a href="https://t.me/davrbank_uz">https://t.me/davrbank_uz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Poytaxt Bank</b>	55, Islam Karimov Str., Tashkent	<a href="https://poytaxtbank.uz">poytaxtbank.uz</a>	( <a href="https://poytaxtbank.uz/en/private/deposits/">https://poytaxtbank.uz/en/private/deposits/</a> )	+998 71 214-20-00 info@poytaxtbank.uz	( <a href="https://t.me/bank_poytaxt">https://t.me/bank_poytaxt</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>

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<b>Ziraat Bank Uzbekistan</b>	15, Bunyodkor Str., Tashkent <sup>32</sup>	<a href="#">ziraatbank.uz</a>	( <a href="https://ziraatbank.uz/en/private-deposits">https://ziraatbank.uz/en/private-deposits</a> )	1293 info@ziraatbank.uz	<a href="#">Instagram</a>	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>KDB Bank Uzbekistan</b>	3, Bukharo Str., Tashkent	<a href="#">kdb.uz</a>	( <a href="https://kdb.uz/en/individual-deposit">https://kdb.uz/en/individual-deposit</a> )	+998 78 120-80-00 info@kdb.uz	<a href="#">Facebook</a>	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Universal Bank</b>	Shokhrukhabad Str., Kokand <sup>36</sup>	<a href="#">universbank.uz</a>	( <a href="https://universbank.uz/en/individual-deposit">https://universbank.uz/en/individual-deposit</a> )	+998 71 200-11-10 info@universalbank.uz	( <a href="https://t.me/universalbankuz">https://t.me/universalbankuz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Octobank</b>	Asiabank Str., Tashkent	<a href="#">octobank.uz</a>	( <a href="https://octobank.uz/en/contacts">https://octobank.uz/en/contacts</a> )	+998 71 234-00-00 info@octobank.uz	( <a href="https://t.me/octobankuz">https://t.me/octobankuz</a> )	<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Alliance Bank</b>	Almaty Str., Tashkent	<a href="#">aalliancebank.uz</a>	( <a href="https://aalliancebank.uz/en/private-deposits">https://aalliancebank.uz/en/private-deposits</a> )	+998 71 234-00-00 info@aalliancebank.uz	<a href="#">Telegram</a>		
<b>NBU   National Bank of Uzbekistan</b>		<a href="#">nbu.uz</a>	<a href="#">nbu.uz</a>		<a href="#">nbu.uz/en</a>		
<b>Banks in Uzbekistan - Goldenpages.uz</b>		<a href="#">goldenpages.uz</a>	<a href="#">goldenpages.uz</a>				
<b>Banks in Uzbekistan: catalog of companies and organizations, their addresses, phone numbers, contacts - yellowpages.uz</b>		<a href="#">yellowpages.uz</a>	<a href="#">yellowpages.uz</a>			<a href="#">Loans</a>	<a href="#">Cards</a>
<b>Asakabank will continue to be close to you - your mahalla banker is on Telegram!</b>		<a href="#">asakabank.uz</a>	<a href="#">asakabank.uz</a>		<a href="#">Telegram</a>		
<b>Trustbank</b>	Str., Tashkent	<a href="#">trustbank.uz</a>	<a href="#">trustbank.uz</a>		<a href="#">Telegram</a>		<a href="#">Cards</a>
<b>Bankers.uz</b>		<a href="#">bankers.uz</a>	<a href="#">bankers.uz</a>				
<b>Caution: Fake Telegram Channels Impersonating the Bank - JSCB KAPITALBANK</b>							

## Part VI: Conclusion and Future Outlook

The Uzbek banking sector in 2025 is an ecosystem in rapid flux. The divergence between state-owned scale and private-sector speed has created a competitive environment where the ultimate beneficiary is the consumer. With the privatization of SQB and Asakabank on the horizon, and the continued proliferation of neobanks, the sector is moving inexorably toward a digital-first, service-oriented model. For stakeholders, the Master Banking Directory provided above serves as a vital tool for navigating this complex landscape, offering direct access to the digital front doors of the republic's financial institutions.

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