



**Hamkor
Bank**

CHET EL KAPITALI ISHTIROKIDAGI AKSIYADORLIK TIJORAT BANKI
JOINT-STOCK COMMERCIAL BANK WITH FOREIGN CAPITAL

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HAMKORBANK: CREATING FINANCIAL OPPORTUNITIES THROUGH REMITTANCES

Hamkorbank is one of the largest private financial institutions in Uzbekistan, established in 1991. Today, the bank provides financial support to individuals, small businesses, and large enterprises across the country through an extensive network of offices and a wide range of services. Its core mission is to create new opportunities for clients through digital, inclusive, and reliable financial solutions.

Hamkorbank is also a leading institution in the field of international remittances. Since 2001, the bank has gradually introduced systems enabling the transfer and receipt of funds from abroad to Uzbekistan and vice versa. Among them, the bank cooperates with 12 international money transfer services, including Золотая Корона, Сберонлайн, Gmoneytrans, Murmansk PS, Sendy, Elexnet, QuickPay, AstraSent, UPT, Ria Money Transfer. Of these, four are available online, and eight operate offline.

As of the end of 2024, the number of international money transfer transactions processed through Hamkorbank exceeded 10 million, with a total volume of 2.4 billion USD. This makes the bank a leading financial service provider in the country, capturing 17.5% of the international remittance market. Over 1 million clients have utilized these services. As of the first five months of 2025, the number of international money transfer transactions reached around 5 million, with a total volume amounting to 1.2 billion USD. The bank captured 20% of the market and served more than 700,000 customers during this period.

Through its 166 offices nationwide, Hamkorbank offers fast and queue-free money transfer sending and receiving services. The provision of all types of bank cards free of charge creates greater access to financial services. The main client groups include women, elderly individuals, and students, including segments of the population who previously had limited access to financial services.

Hamkorbank not only provides money transfer services but also places great emphasis on increasing the financial literacy of its clients during service interactions. Bank staff advise clients on how to save, store, or invest their funds and assist in opening savings accounts, helping clients move toward financial independence and stability.

Funds sent from abroad have become a primary economic resource for many families. The remittances received help cover expenses related to healthcare, home repairs, education, starting small businesses, as well as food and daily necessities. This, in turn, strengthens financial inclusion and social stability.

Hamkorbank actively embraces financial technologies, focusing particularly on digitizing services and expanding online channels for money transfers. This saves users' time, improves service quality, and provides convenience even for clients living in remote areas. In the coming years, Hamkorbank aims to further expand its remittance services, develop international integrations, and introduce innovative approaches to simplify client experiences.



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Indeed, international money transfers are a financial bridge that helps migrants realize their dreams. Even the smallest amount can transform a family's future and children's education.

Hamkorbank serves as a reliable partner in this process by managing funds securely, quickly, and efficiently. Within the framework of the International Day of Financial Remittances (IDFR), Hamkorbank supports raising public awareness about the positive impact of migrant remittances on families and society.

Remittances are not just money but a means of opportunity, hope, and stability. The bank deeply understands this initiative and supports IDFR's promotional campaigns. Moreover, it continues to serve all layers of society through financial services, supporting the stable life of migrant families, strengthening their economic power, and contributing to financial inclusion and sustainable development throughout the republic.