O‘zbekiston Ipotekani Qayta
Moliyalashtirish Kompaniyasi

Kompaniya faoliyati va ipoteka bozori tahlili 2026-yil II chorak

Avgust 2026

ESLATMA

Mazkur taqdimotdagi ma’lumotlar faqat axborot maqsadida taqdim etilgan bo‘lib, ulardan foydalanish yoki foydalanmaslik masalasini foydalanuvchilar o‘zlari mustaqil hal etadilar.

Taqdimotda keltirilgan ma’lumotlar ishonchli manbalar asosida shakllantirilgan, biroq Kompaniya ularning to‘liqligi, aniqligi yoki dolzarbligi bo‘yicha kafolat bermaydi.

Ushbu ma’lumotlardan foydalanish natijasida yuzaga kelishi mumkin bo‘lgan har qanday bevosita yoki bilvosita zararlar uchun Kompaniya javobgar hisoblanmaydi.

Keltirilgan atamalar

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Umumiy tushunchalar

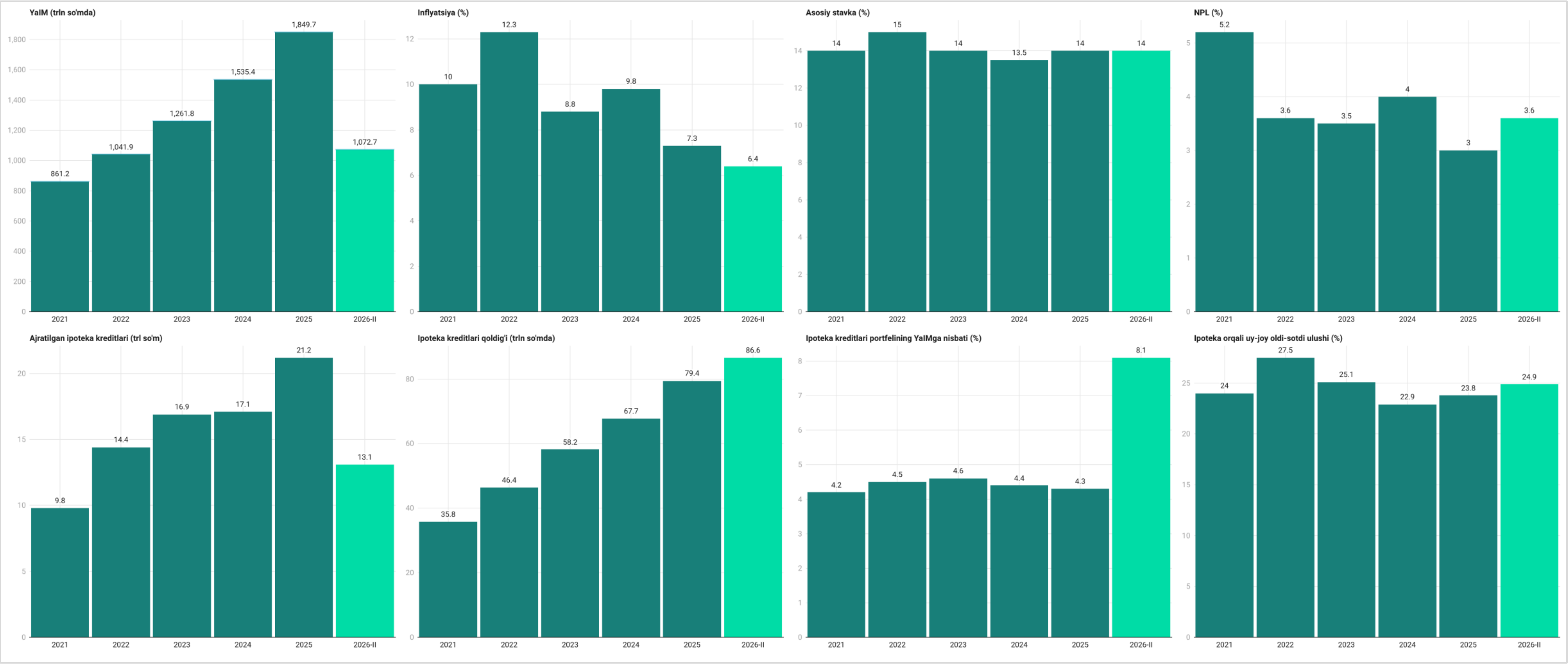
IMV	–	O'zbekiston Iqtisodiyot va Moliya vazirligi
MB	–	O'zbekiston Markaziy Banki
Kompaniya	–	O'zIQMK
OTB	–	Osiyo taraqqiyot banki
XMK	–	Xalqaro moliya korporatsiyasi
YTTB	–	Yevropa tiklanish va taraqqiyot banki
IMT	–	Ishtirokchi moliyaviy tashkilot, Kompaniyaning hamkor banki
DTI	–	Qarz yuki
LTV	–	Kredit miqdorining uy-joy narxiga nisbati
NPL	–	Muammoli kredit
PAR	–	Muddati o'tgan kreditlar

Kompaniyaning hamkor banklari

IPTB	–	«Ipoteka-bank» ATIB
SQBN	–	«O'zsanoatqurilishbank» ATB
HMKB	–	«Hamkorbank» ATB
ASBU	–	«Asakabank» AJ
TURO	–	«Turonbank» ATB
BRB	–	«Biznesni Rivojlantirish Banki» ATB
AGRO	–	«Agrobank» ATB
NBUZ	–	«O'zmilliybank» AJ
XALQ	–	«Xalq Banki» AT
OFB	–	«Orient Finans» XATB
InFinbank	–	«Invest Finance Bank» AJ
MKB	–	«Mikrokreditbank» ATB
TRST	–	«Trastbank» XAB

Iqtisodiy va ijtimoiy rivojlanish dinamikasi

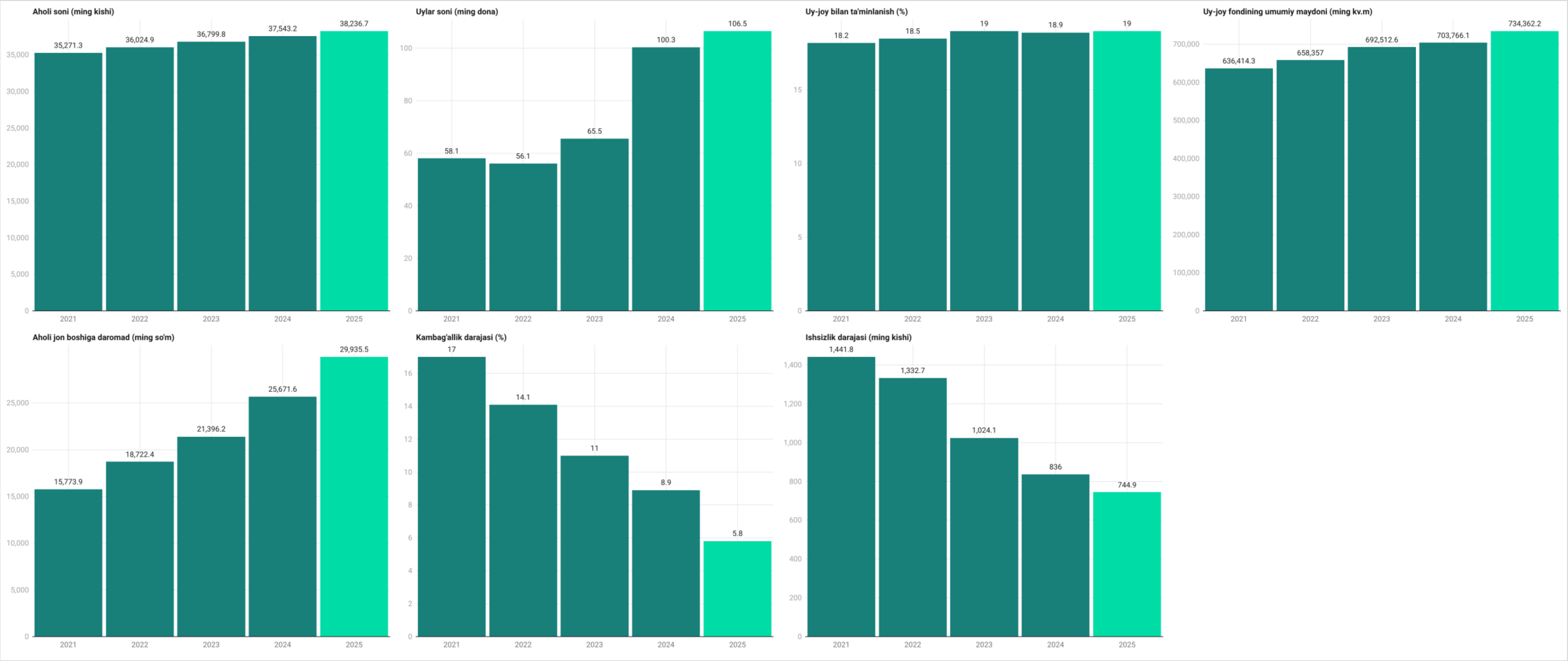
O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi



Manba: Markaziy Bank, Milliy statistika qo'mitasi

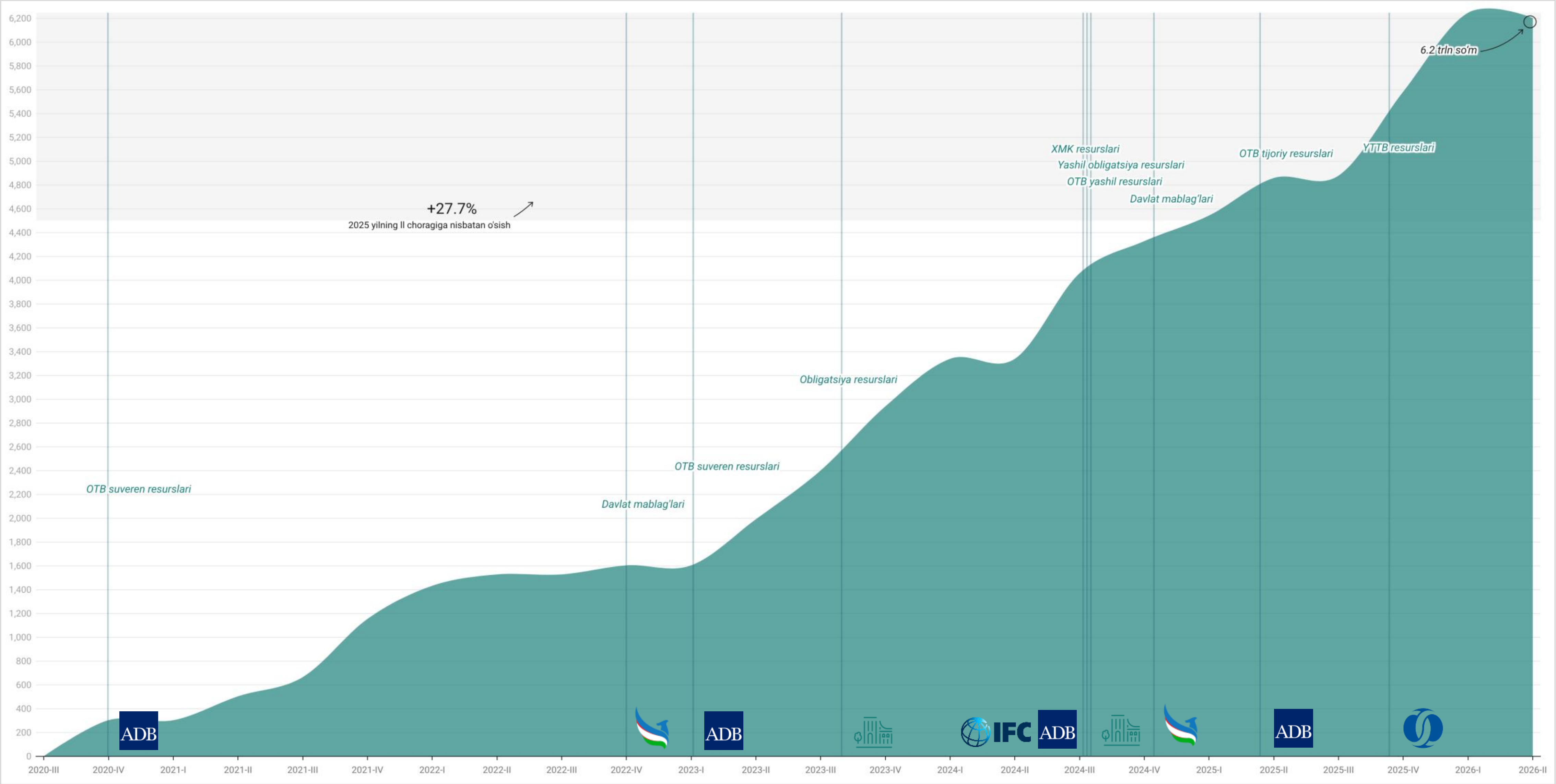
O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Iqtisodiy va ijtimoiy rivojlanish dinamikasi

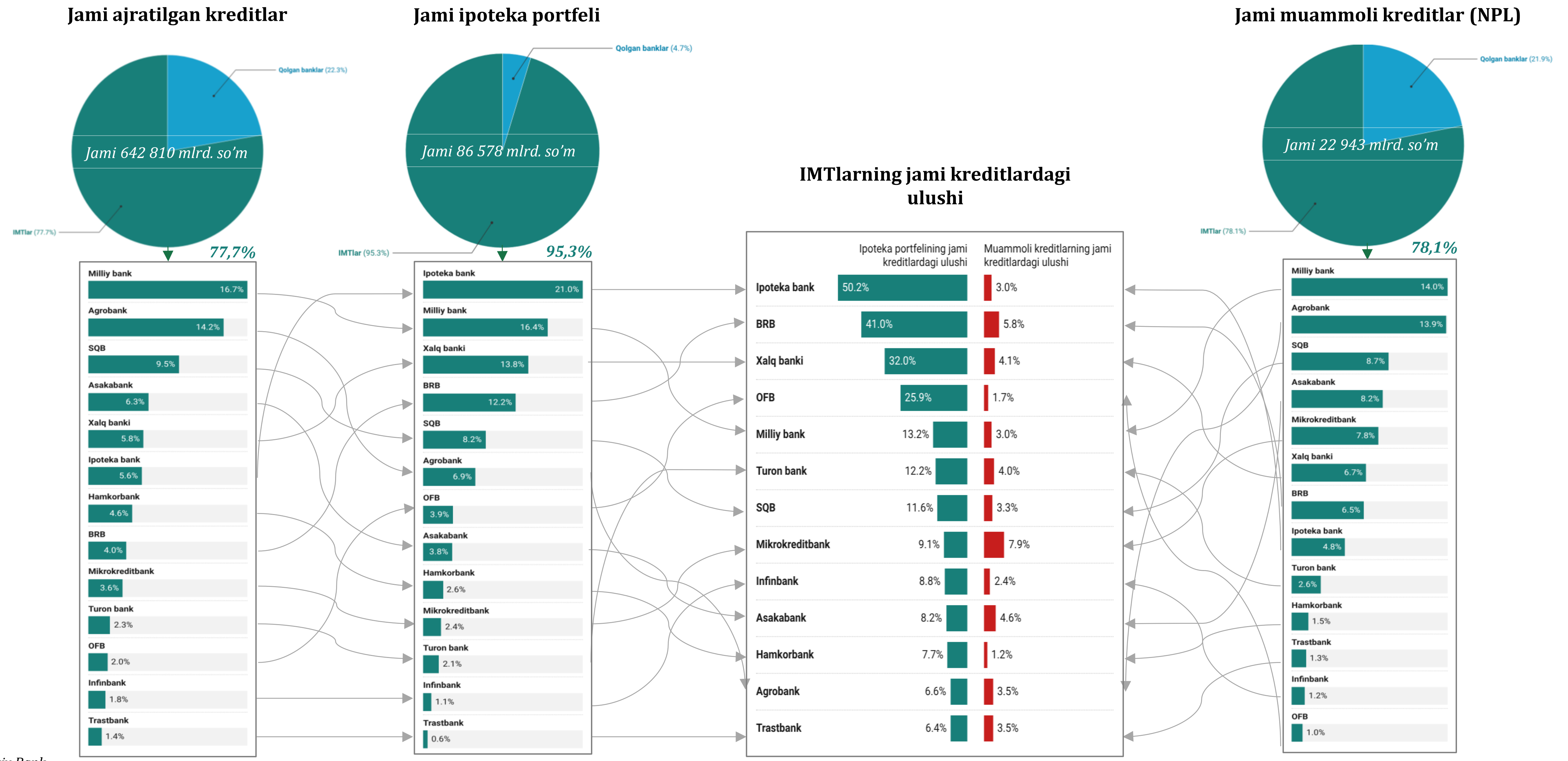


Kompaniya resurs manbasi jalb qilish dinamikasi

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi



Umumiy kreditlashda IMTlarning ulushi, roli va portfel sifati

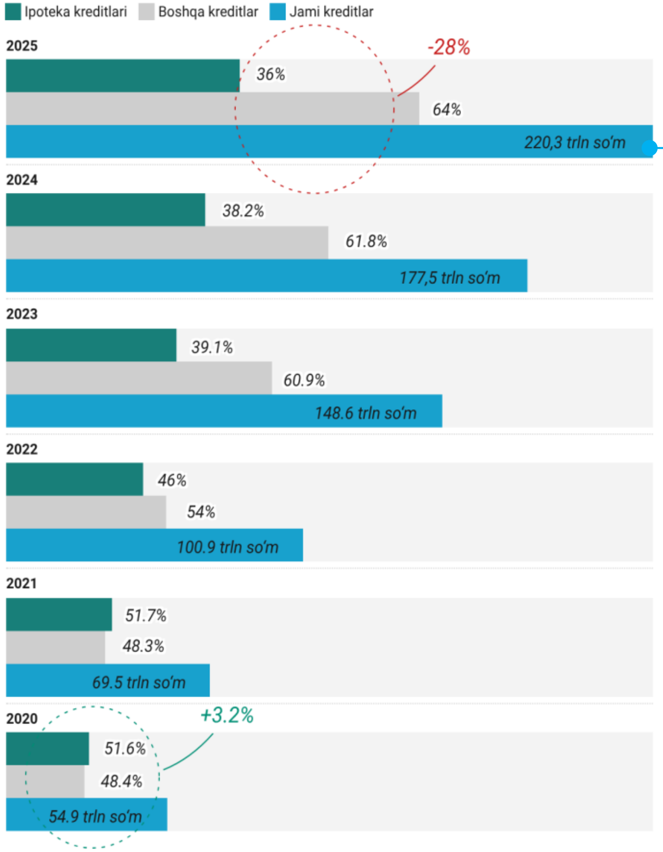


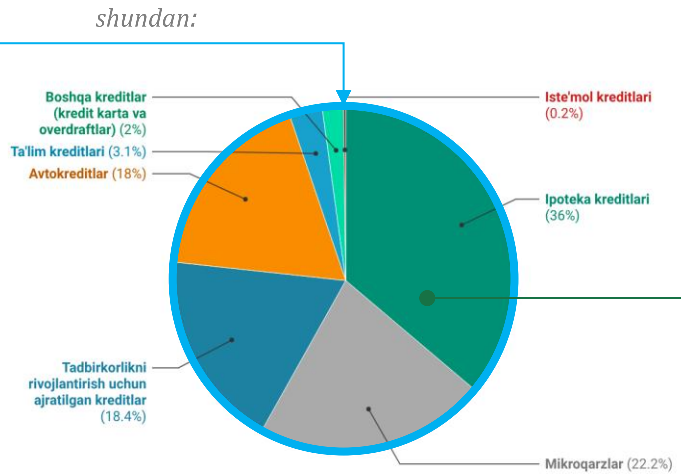
Manba: Markaziy Bank

Kompaniyaning ipoteka bozoridagi oʻrni

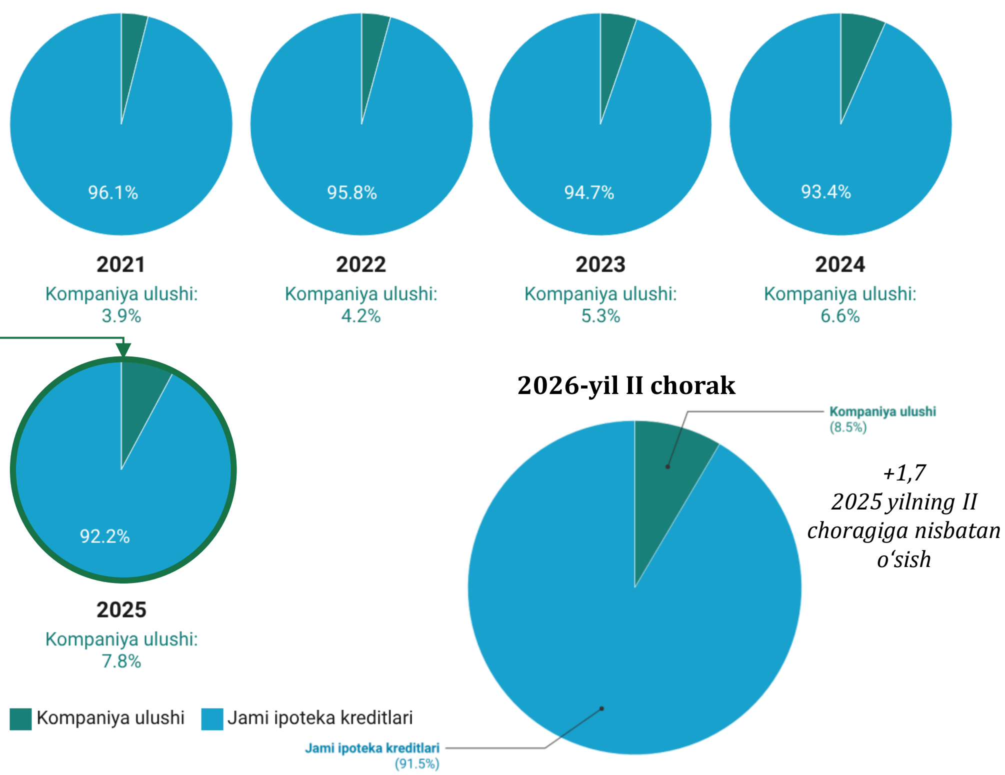
O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Jami jismoniy shaxslarga ajratilgan kreditlar qoldigʻi





Kompaniya tomonidan qayta moliyalashtirilgan portfelning jami ipoteka portfelidagi ulushi

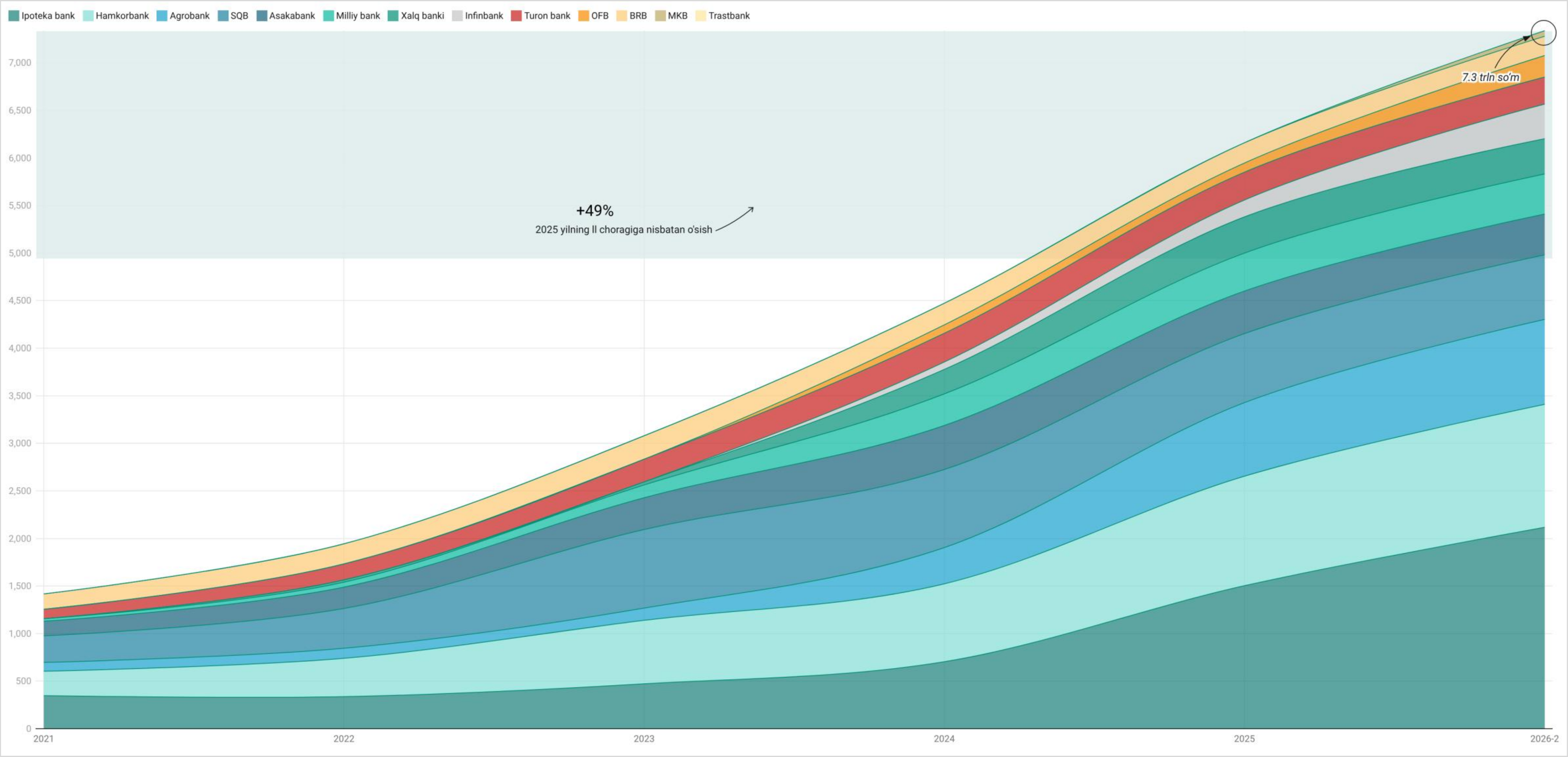


2020–2025 yillarda jismoniy shaxslarga ajratilgan kredit portfeli sezilarli darajada oʻsib, **54,9 trln soʻmdan 220,3 trln soʻmgacha** yetdi. Ushbu oʻsishda ipoteka kreditlari muhim rol oʻynab, portfelning eng yirik segmenti sifatida saqlanib qolmoqda (**36%**). Shu bilan birga, ipoteka ulushining **51,6%dan 36%gacha** pasayishi boshqa kredit turlarining tezroq oʻsishi bilan izohlanadi, biroq ipoteka bozori hajm va tizimli ahamiyat nuqtai nazaridan yetakchi yoʻnalish boʻlib qolmoqda. **2026-yil II chorak** holatiga koʻra, Kompaniya tomonidan qayta moliyalashtirilgan ipoteka portfelining jami ipoteka portfelidagi ulushi **8,5%ga** yetib, **2025-yil II chorakka** nisbatan **1,7 foizga** oshdi.

Manba: Markaziy Bank

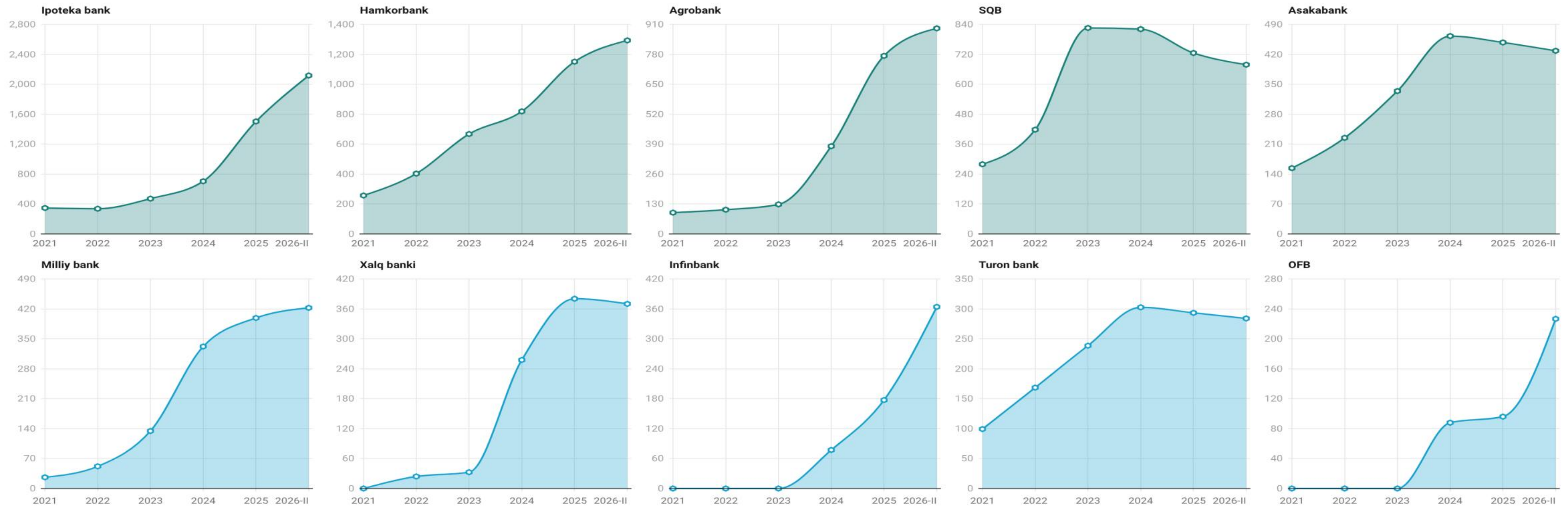
Qayta moliyalashtirilgan portfelning yillar kesimidagi hajmi

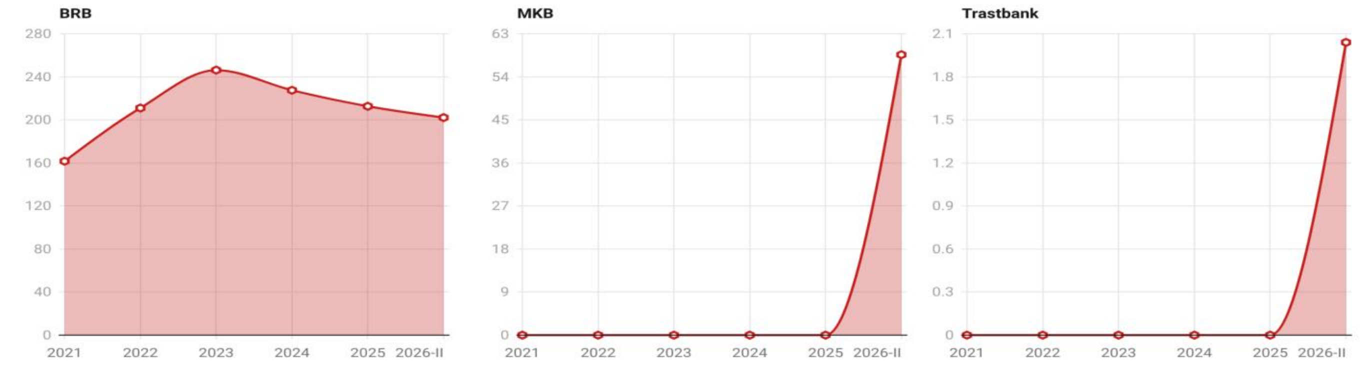
O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi



Qayta moliyalashtirilgan portfelning IMTlar kesimidagi hajmi

mlrd so‘m





2021–2026-II yillarda qayta moliyalashtirilgan ipoteka portfeli banklar kesimida sezilarli kengaydi. O‘sishning asosiy qismi yirik banklar — Ipoteka bank, Hamkorbank va Agrobank hissasiga to‘g‘ri kelib, **2024-yildan** boshlab portfel hajmining o‘sish sur’ati tezlashdi. Shu bilan birga, ayrim banklarda portfelning yuqori darajada shakllanishidan so‘ng barqarorlashuv kuzatilmoqda.

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Qayta moliyalashtirilgan portfel: bozor va gender kesimida

Jami qayta moliyalashtirilgan portfel hajmi, mlrd so‘m

	Birlamchi	Ikkilamchi	Ta'mir	Yashil ta'mir
2021	3.6	1,383.8	29.6	0
2022	5.9	1,867	71	0
2023	31.3	2,874.8	108.6	0
2024	59.8	4,202.6	210.3	0
2025	87.2	5,594.1	460.8	17
2026-II	191.9	6,536.1	420.8	190.6

Ayollar ulushi

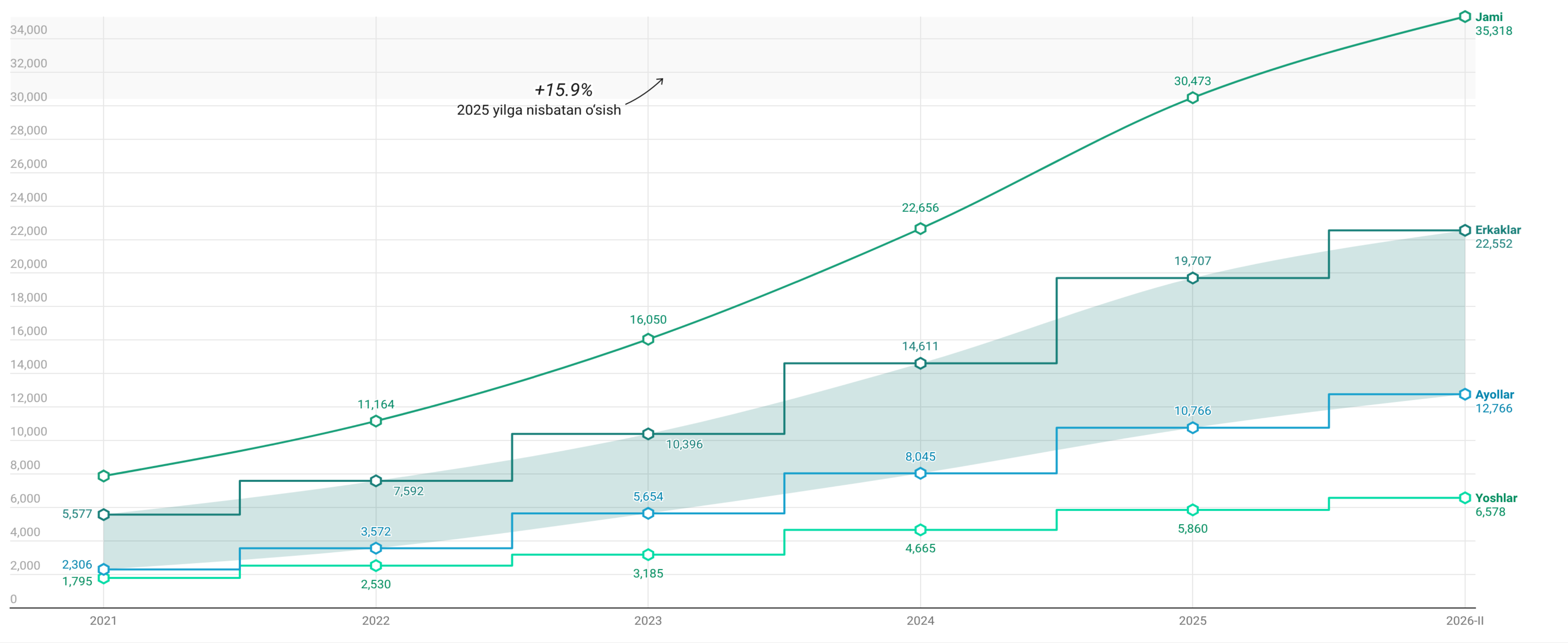
	Birlamchi	Ikkilamchi	Ta'mir	Yashil ta'mir
2021	43.8%	27.7%	37.4%	0.0%
2022	30.2%	27.1%	67.2%	0.0%
2023	24.3%	30.0%	75.1%	0.0%
2024	32.7%	31.5%	55.9%	0.0%
2025	32.3%	31.7%	44.1%	40.9%
2026-II	32.0%	33.0%	44.0%	42.1%

Yoshlar ulushi

	Birlamchi	Ikkilamchi	Ta'mir	Yashil ta'mir
2021	16.8%	23.4%	12.8%	0.0%
2022	23.4%	23.7%	10.7%	0.0%
2023	57.3%	20.4%	8.9%	0.0%
2024	36.1%	21.5%	9.8%	0.0%
2025	26.6%	20.2%	11.5%	11.5%
2026-II	23.0%	19.6%	11.0%	12.5%

Qayta moliyalashtirilgan portfel: bozor va gender kesimida

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi



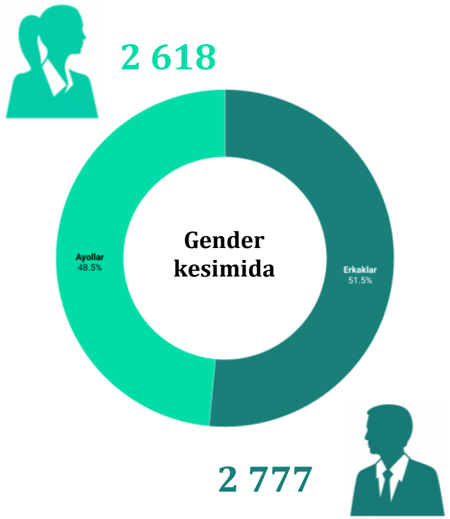
2021–2026-II davrida qayta moliyalashtirilgan ipoteka kreditlari bo'yicha mijozlar soni **7 883** nafardan **35 318** nafargacha oshib, **4,5** barobarga ko'paydi. **2026-yil II chorakda** mijozlar soni **2025-yilga** nisbatan **15,9%ga** oshdi. Mijozlar tarkibida erkaklar **63,8%**, ayollar **36,2%**, yoshlar esa **18,6%ni** tashkil etdi.

Qayta moliyalashtirilgan portfelning asosiy ko‘rsatkichlari

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Ta’mir

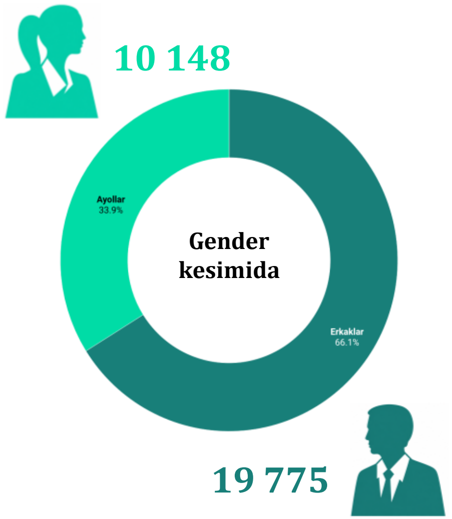
O‘rtacha tortilgan qolgan yashash muddati – 7,8 yil



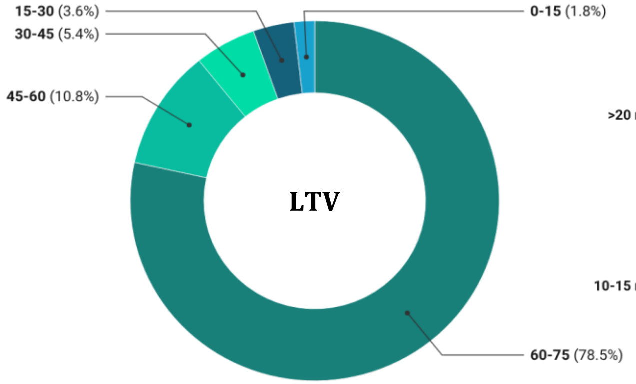
O‘rtacha tortilgan foiz stavkasi – 22,0%

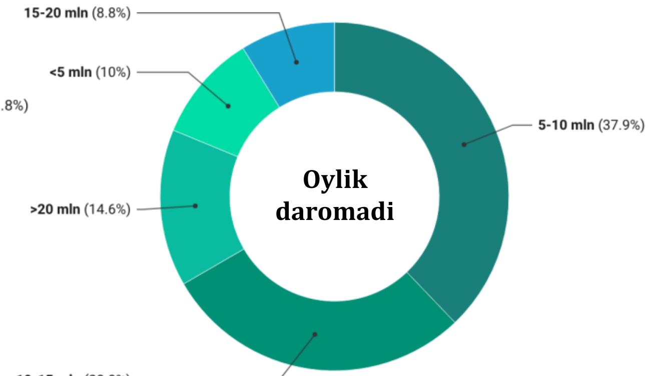
Oldi-sotdi

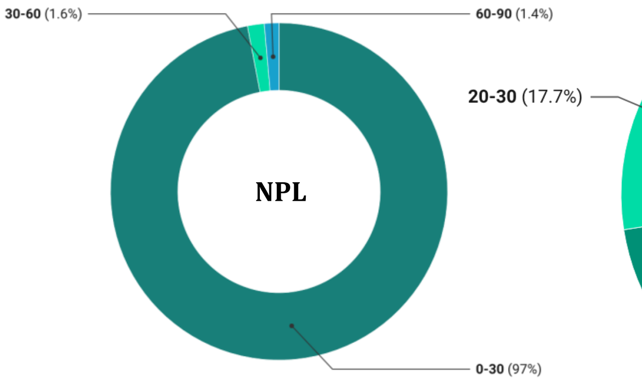
O‘rtacha tortilgan qolgan yashash muddati – 13,8 yil

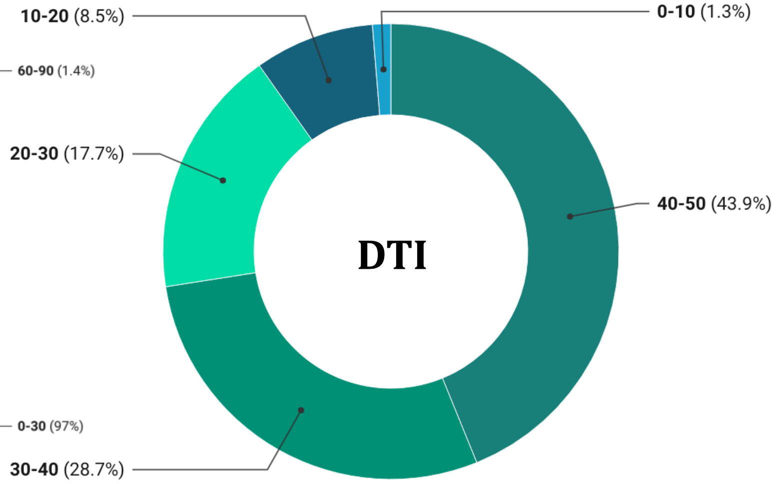


O‘rtacha tortilgan foiz stavkasi – 20,5%



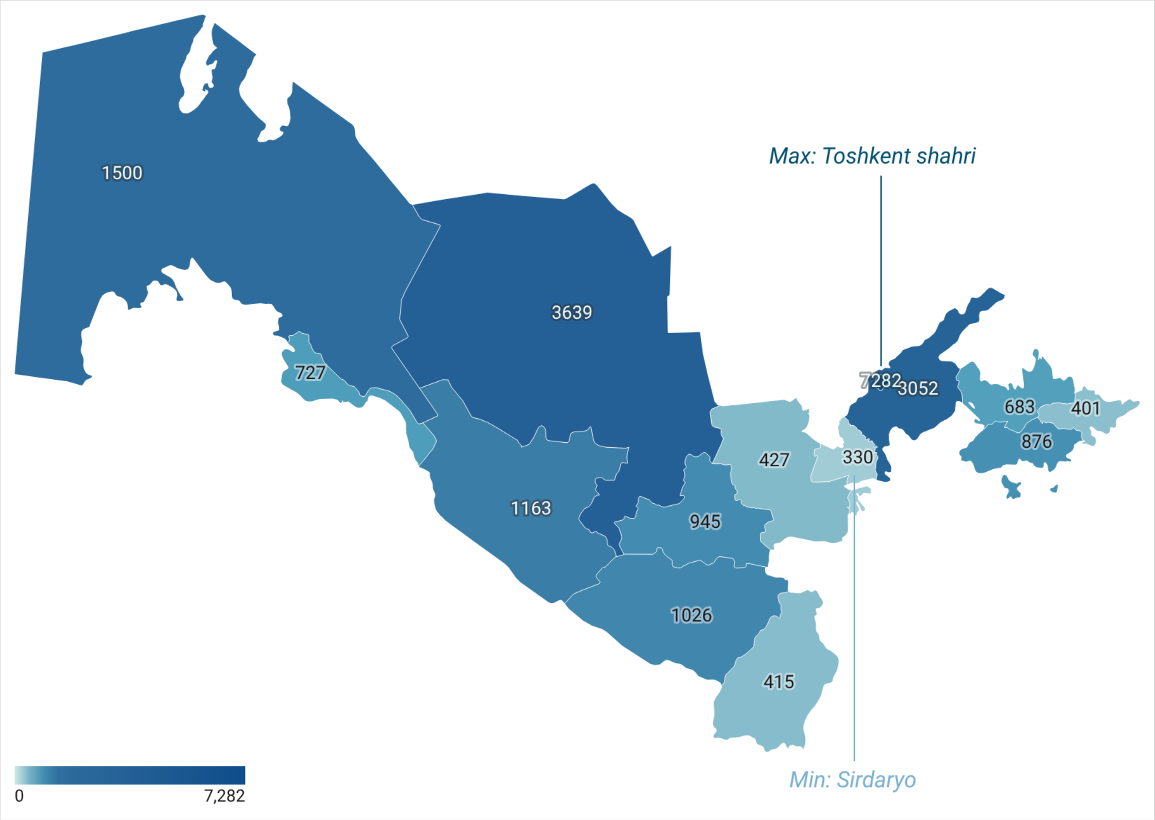




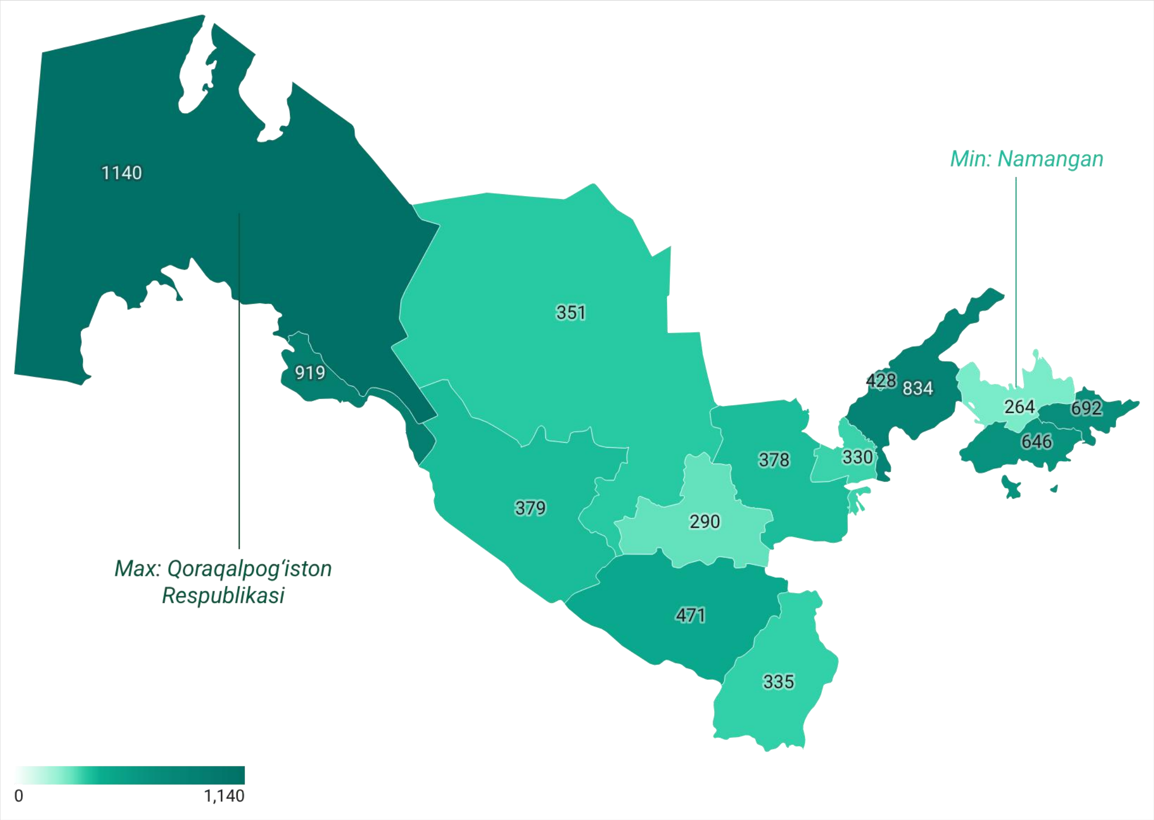


Uy-joy bozori va turi bo'yicha ipoteka portfelining hududiy taqsimlashi

Kvartiralar



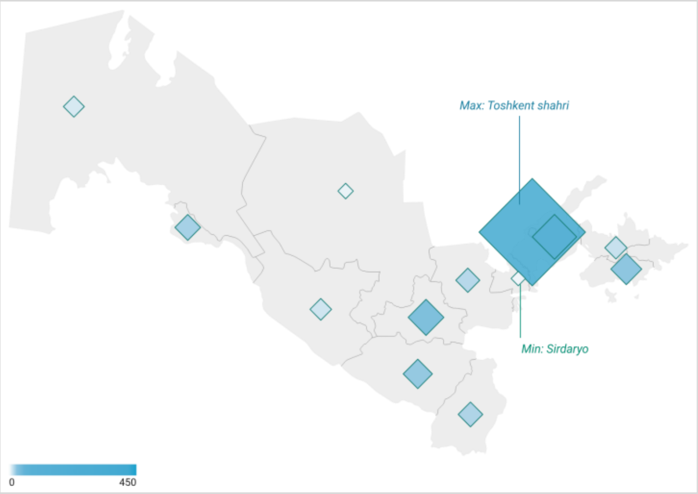
Hovlilar



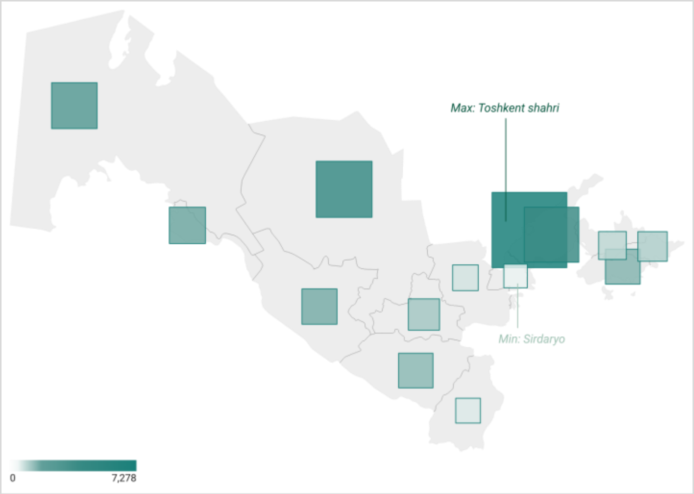
2026-yil II chorakda uy-joy bozori hududlar va turlar kesimida aniq farqlanadi. Kvartiralar (**22 466 ta**) asosan shaharlarda jamlangan boʻlib, Toshkent shahri, Navoiy va Toshkent viloyati yetakchi hisoblanadi. Hovlilar (**7 457 ta**) esa koʻproq an'anaviy yashash ustun hududlarda shakllangan: Qoraqalpogʻiston Respublikasi, Toshkent viloyati va Xorazm. Jami uy-joy xaridlarida kvartiralar ulushi **71,1%ni**, hovlilar esa **24,9%ni** tashkil etadi. Kvartiralar boʻyicha eng yuqori ulush Toshkent shahriga toʻgʻri kelib (**32,4%**), hovlilar kesimida esa Qoraqalpogʻiston Respublikasi yetakchilik qiladi (**15,3%**).

Uy-joy bozori va turi bo'yicha ipoteka portfelining hududiy taqsimlashi

Birlamchi uy-joy

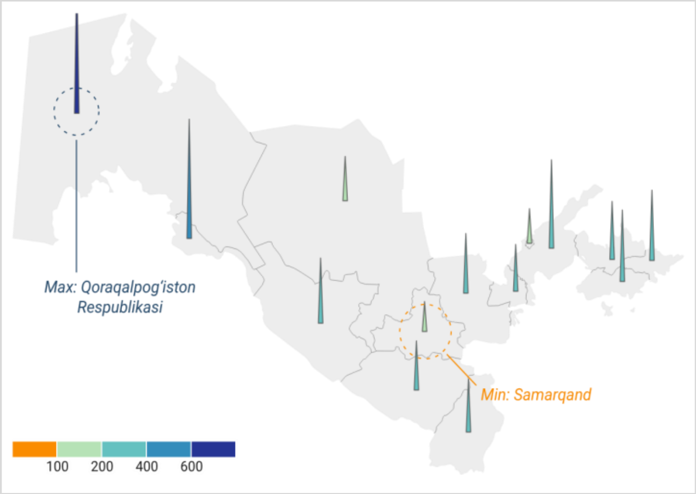


Ikkilamchi uy-joy

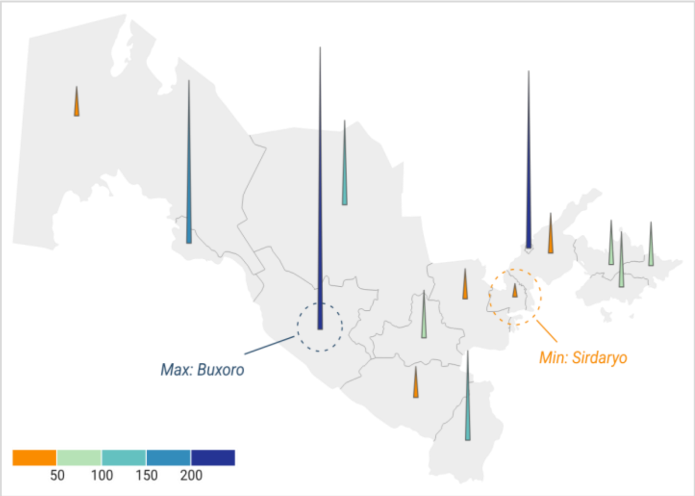


Hudud	Birlamchi	Ikkilamchi	Ta'mir	Yashil ta'mir	Jami
Toshkent sh.	432	7,278	149	212	8,071
Toshkent v.	71	3,815	381	48	4,315
Navoiy	7	3,983	191	101	4,282
QR	14	2,626	638	35	3,313
Xorazm	22	1,624	514	195	2,355
Buxoro	15	1,527	281	338	2,161
Farg'ona	33	1,489	308	66	1,896
Qashqadaryo	29	1,468	212	37	1,746
Andijon	41	1,052	303	52	1,448
Samarqand	45	1,190	129	57	1,421
Namangan	16	931	250	53	1,250
Jizzax	19	786	257	36	1,098
Surxondaryo	20	730	227	107	1,084
Sirdaryo	6	654	202	16	878

Ta'mir



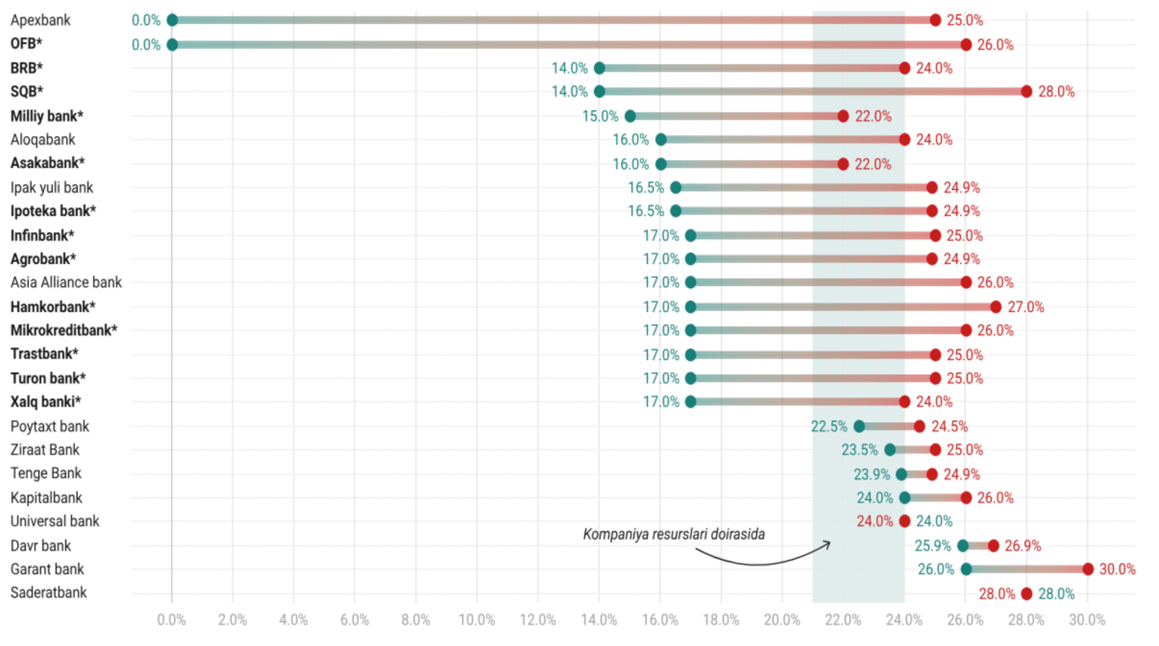
Yashil ta'mir



Uy-joy bozorida mavjud bo‘lgan ipoteka mahsulotlar

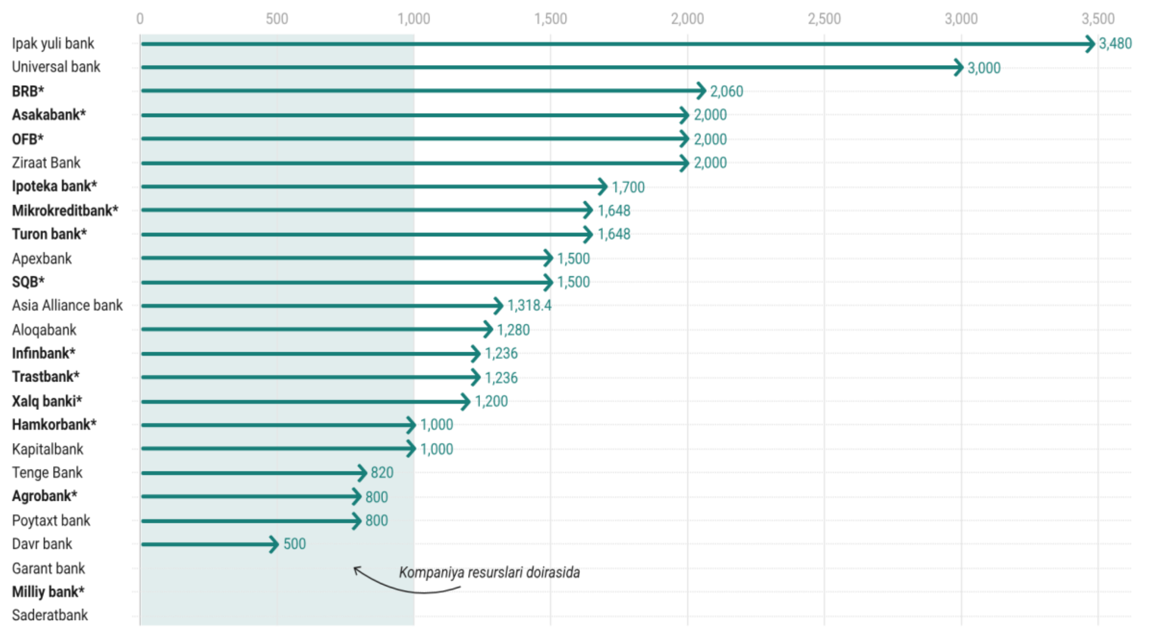
O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Birlamchi va ikkilamchi uy-joy bozoridagi mahsulotlar, *foizda*



*Kompaniya hamkor tijorat banklari

Birlamchi va ikkilamchi uy-joy bozoridagi mahsulotlar, *mln so’m*



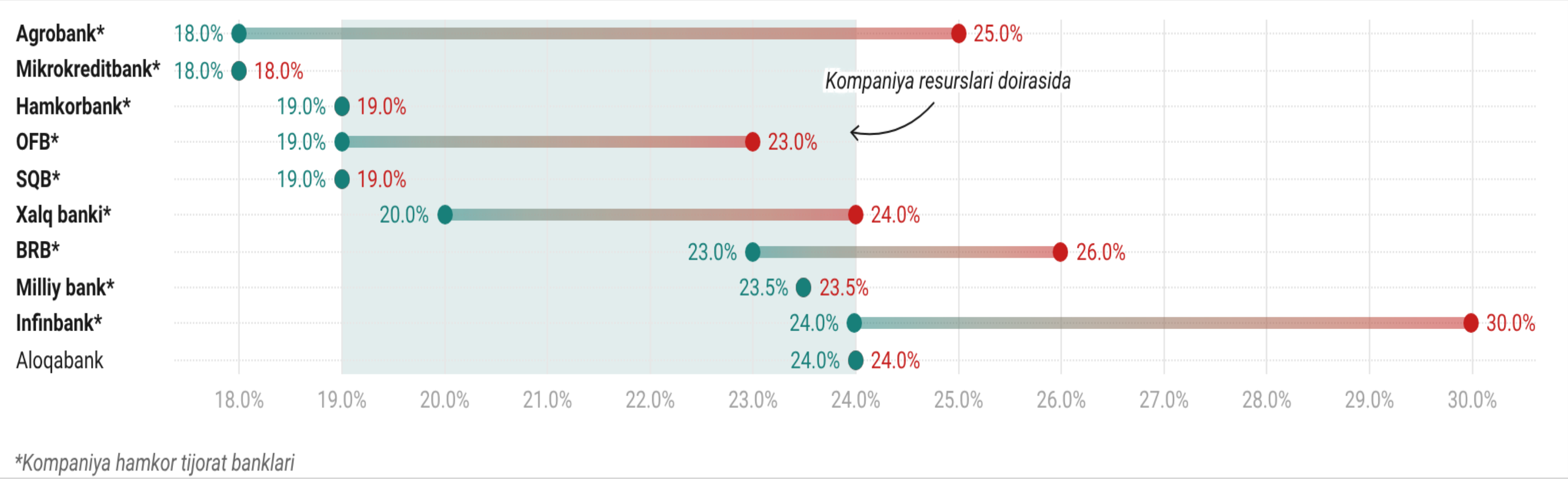
*Kompaniya hamkor tijorat banklari

2026-yil II choragida banklarning ipoteka mahsulotlari bo‘yicha foiz stavkalari sezilarli darajada farqlangan: stavkalar **14–30%** oralig‘ida shakllanib, ayrim banklarda minimal va maksimal stavkalar o‘rtasidagi tafovut **8–10%gacha** yetgan. Asosiy stavkalar **23–28%** atrofida jamlandi. Kredit summalari **500 mln so‘mdan 3,48 mlrd so‘mgacha** bo‘lgan diapazonni qamrab olgan. Shu bilan birga, ayrim banklarda kredit limiti **500–820 mln so‘m** darajasida qolgan. Umuman, **II chorakda** ipoteka bozorida banklar o‘rtasida foiz stavkalari va kredit limitlari bo‘yicha sezilarli farqlar saqlanib qolishiga qaramay, taklif etilayotgan mahsulotlarining foiz stavkalari pasaygan.

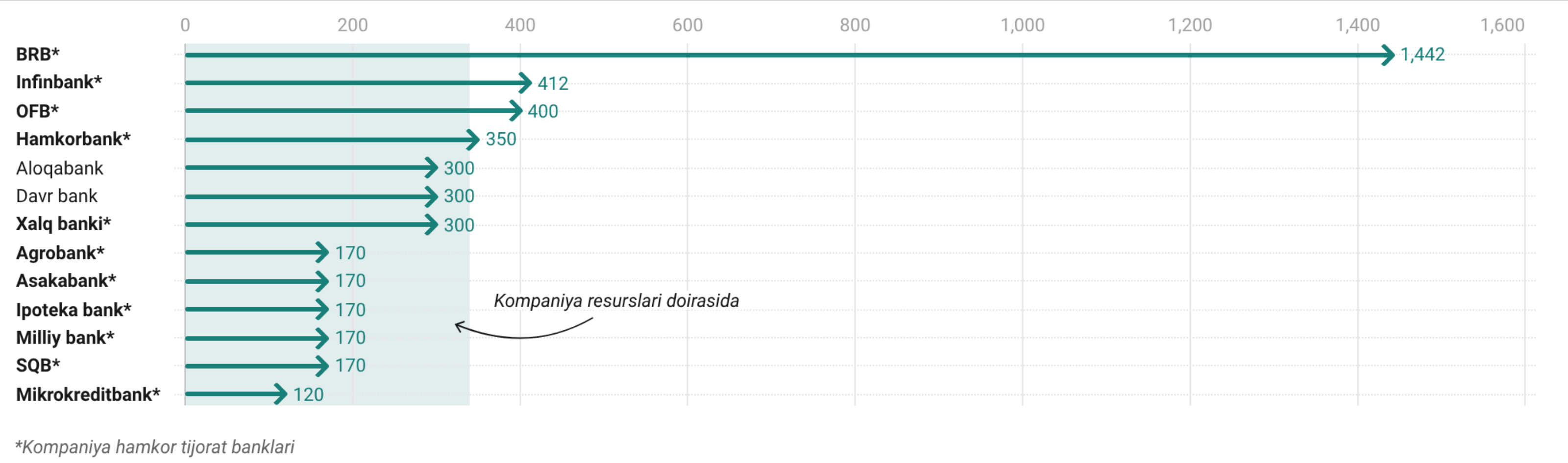
Manba: Banklarning rasmiy veb-saytlari

Uy-joy bozorida mavjud boʻlgan ipoteka mahsulotlar

Ta'mir bozoridagi mahsulotlar, *foizda*



Ta'mir bozoridagi mahsulotlar, *mln so'm*



2026-yil I choragida ta'mir uchun ipoteka mahsulotlari boʻyicha foiz stavkalari **18–30%** oraligʻida shakllangan. Minimal stavkalar asosan **18–24%**, maksimal stavkalar esa **23–30%** diapazonida jamlangan. Kompaniya resurslari doirasidagi takliflar **19–24%** atrofida shakllanib, nisbatan maqbul moliyalashtirish shartlarini ta'minlamoqda. Kredit summalari **120 mln soʻmdan 1,442 mlrd soʻmgacha** Umuman, ta'mir uchun ipoteka mahsulotlarida banklar oʻrtasida foiz stavkalari va kredit limitlari boʻyicha sezilarli farqlar mavjud.

Manba: Banklarning rasmiy veb-saytlari

IMTlarning birlamchi va ikkilamchi uy-joy uchun tijoriy ipoteka kreditlari

	Agrobank	Asakabank	BDB	Hamkorbank	Infinbank	Ipoteka bank	Mikrokreditbank	NBU	OFB	SQBN	TRST	Turon bank	Xalq banki
Qarz oluvchining yoshi	**18-60**					**18-70**	**18-60**						
DTI, %	**≤50**												
LTV, %	**≤85**				**≤75**	**≤85**							
Kredit muddati, yil	**≤20**												
Foiz stavkasi, %	**17-25**	**17-23**	**19,5-24**	**17-25**	**16,99-21,99**	**0-23**	**17-26**	**15-23,5**	**0-26**	**14-23,5**	**17-23**	**17-26**	**17-23**
Mavjud mahsulotlar soni	**5**	**8**	**7**	**4**	**3**	**5**	**3**	**6**	**8**	**9**	**6**	**3**	**6**
Imtiyozli davr, oy	**≤12**	**-**	**≤6**	**-**	**≤6**	**≤12**	**≤6**	**≤24**	**≤3**	**≤6**	**-**	**-**	**≤6**
Maksimal miqdori, mln so'm	**800**	**2 000**	**2 060**	**1 000**	**1 000**	**1 700**	**1 648**	**-**	**2 000**	**3 500**	**1 236**	**1 648**	**1 200**
To'lov usuli	**Annuitet va differensial**												

Manba: Banklarning rasmiy veb-saytlari

IMTlarning ta’mir uchun tijoriy ipoteka kreditlari

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

	Agrobank	Asakabank	BDB	Hamkorbank	Infinbank	Ipoteka bank	Mikrokreditbank	NBU	OFB	SQBN	TRST	Turon bank	Xalq banki
Qarz oluvchining yoshi	**18-60**		**18-60**										**18-60**
DTI, %	**≤50**		**≤50**										**≤50**
LTV, %	**≤85**		**≤85**	**-**	**-**	**≤85**	**≤85**	**-**	**-**	**-**			**-**
Kredit muddati, yil	**≤20**		**≤20**	**≤6**		**≤10**	**≤20**	**≤20**	**≤10**				**≤20**
Foiz stavkasi, %	**19-25**	**Mavjud emas**	**23-26**	**19**	**23,99**	**18,99**	**18**	**23,5**	**23**	**19**	**Mavjud emas**		**17-24**
Mavjud mahsulotlar soni	**2**		**3**	**1**	**1**	**1**	**2**	**1**	**1**	**1**			**2**
Imtiyozli davr, oy	**-**		**≤12**	**-**	**-**	**-**	**-**	**-**	**-**	**-**			**-**
Maksimal miqdori, mln so‘m	**170**		**1 442**	**350**	**170**	**170**	**412**	**170**	**400**	**170**			**300**
To‘lov usuli	**Annuitet va diff.**		**Annuitet va differensial**										**Annuitet va diff.**

Manba: Banklarning rasmiy veb-saytlari

IMTlarning yashil ta’mir uchun tijoriy ipoteka kreditlari

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

<table>
<tr><th></th><th>Agrobank</th><th>Asakabank</th><th>BDB</th><th>Hamkorbank</th><th>Infinbank</th><th>Ipoteka bank</th><th>Mikrokreditbank</th><th>NBU</th><th>OFB</th><th>SQBN</th><th>TRST</th><th>Turon bank</th><th>Xalq banki</th></tr>
<tr><td>Qarz oluvchining yoshi</td><td colspan="6">18-60</td><td rowspan="9">Mavjud emas</td><td colspan="2">18-60</td><td colspan="3" rowspan="9">Mavjud emas</td><td>18-60</td></tr>
<tr><td>DTI, %</td><td colspan="6">≤50</td><td colspan="2">≤50</td><td>≤50</td></tr>
<tr><td>LTV, %</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Kredit muddati, yil</td><td colspan="6">≤10</td><td>≤10</td><td>≤7</td><td>≤10</td></tr>
<tr><td>Foiz stavkasi, %</td><td>19</td><td>23</td><td>23</td><td>19</td><td>23,99</td><td>18,99</td><td>23,5</td><td>23</td><td>20-24</td></tr>
<tr><td>Mavjud mahsulotlar soni</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>2</td></tr>
<tr><td>Imtiyozli davr, oy</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Maksimal miqdori, mln so‘m</td><td colspan="6">350</td><td>170</td><td>340</td><td>340</td></tr>
<tr><td>To‘lov usuli</td><td colspan="6">Annuitet va differensial</td><td colspan="2">Annuitet va differensial</td><td>Annuitet va diff.</td></tr>
</table>

Manba: Banklarning rasmiy veb-saytlari

Portfel monitoringi bo'limi tomonidan tayyorlandi:
Javoxir Muxamedov
javoxir.muxamedov@uzmrc.uz
Abdurahmon Abduaxatov
abdurahmon.abduaxatov@uzmrc.uz

Aloqa uchun:
Matbuot xizmati: Dilorom Ergasheva
dilorom.ergasheva@uzmrc.uz

O'zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

YASHIL TA'MIR

+998 78 148-30-00
info@uzmrc.uz