O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Kompaniya faoliyati va ipoteka bozori tahlili 2026-yil III chorak

Oktyabr 2026

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

OGOHLANTIRISH

Ushbu taqdimotda keltirilgan ma’lumotlar faqat axborot berish maqsadida taqdim etilgan. Foydalanuvchilar mazkur ma’lumotlarga tayanish yoki ulardan foydalanmaslik to‘g‘risida mustaqil ravishda qaror qabul qiladilar.

Taqdimotdagi ma’lumotlar ishonchli manbalar asosida tayyorlangan bo‘lsa-da, Kompaniya ularning to‘liqligi, aniqligi va dolzarbligiga kafolat bermaydi.

Kompaniya ushbu materiallardan foydalanish natijasida yuzaga kelishi mumkin bo‘lgan har qanday bevosita yoki bilvosita zararlar uchun javobgar hisoblanmaydi.

Terminology Used

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

General Overview

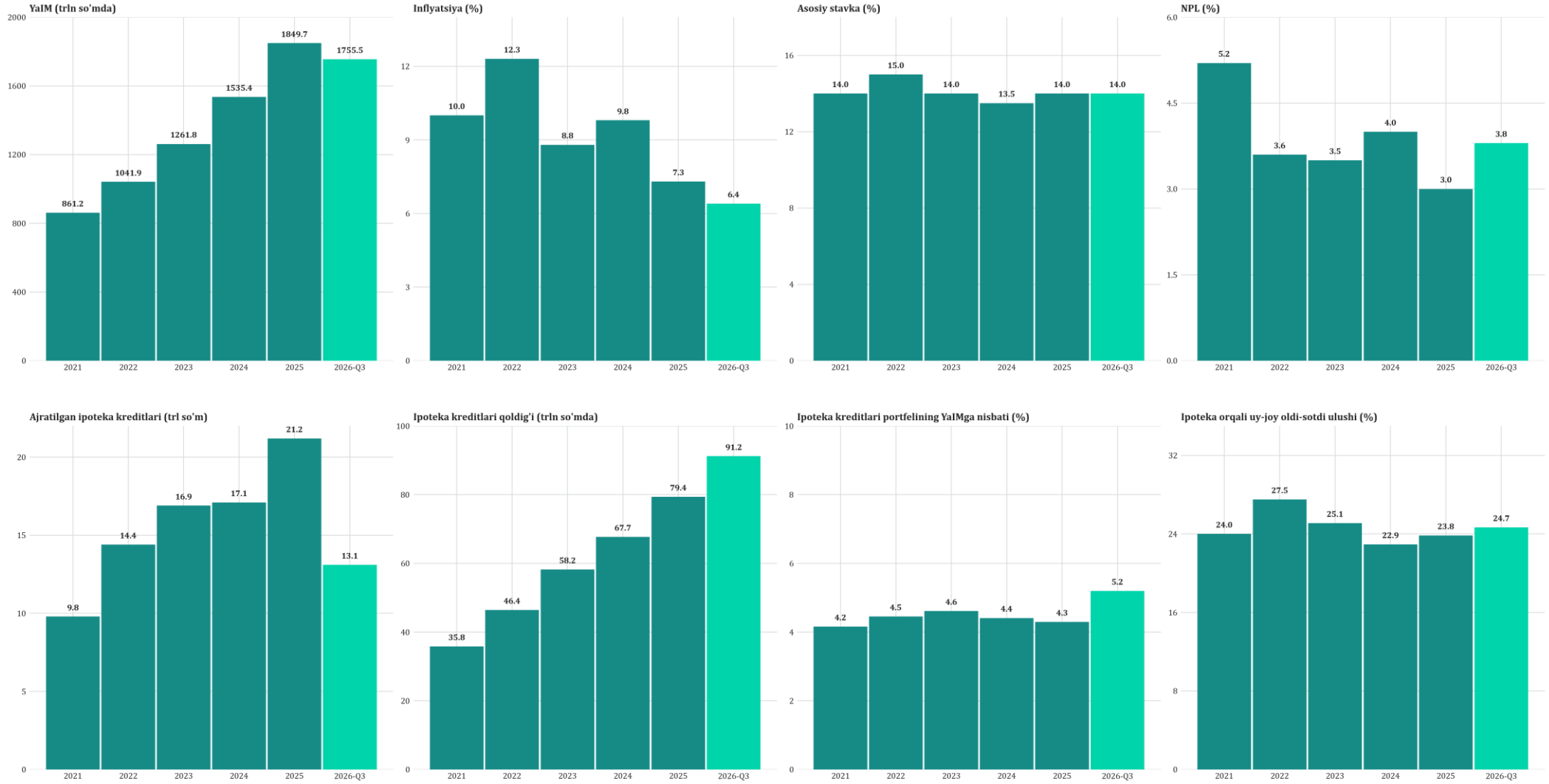
IMV	–	Iqtisodiyot va moliya vazirligi
MB	–	O‘zbekiston Respublikasi Markaziy banki
Kompaniya	–	O‘zbekiston ipotekani qayta moliyalashtirish kompaniyasi
OTB	–	Osiyo taraqqiyot banki
XMK	–	Xalqaro moliya korporatsiyasi
YTTB	–	Yevropa tiklanish va taraqqiyot banki
IMT	–	Ishtirokchi moliyaviy tashkilotlar
DTI	–	Qarz yuki
LTV	–	Kredit miqdorining uy-joy narxiga nisbati
NPL	–	Muammoli kredit
PAR	–	Muddati o‘tgan kreditlar

The Company’s Partner Banks

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
ALQB	–	AT «Aloqa bank»

Iqtisodiy va ijtimoiy rivojlanish dinamikasi

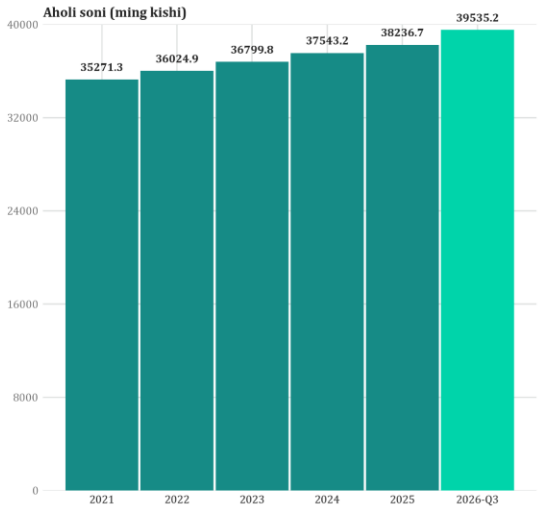
O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

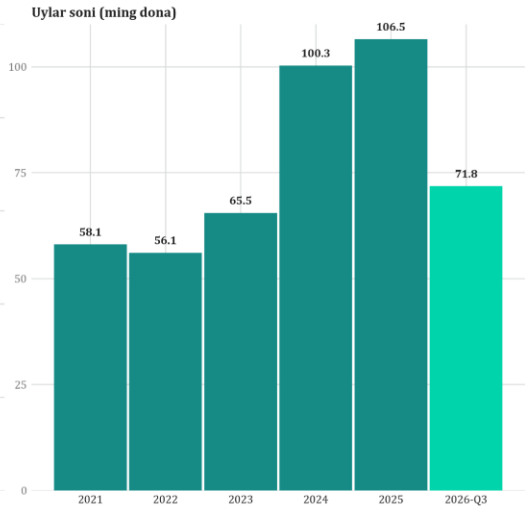


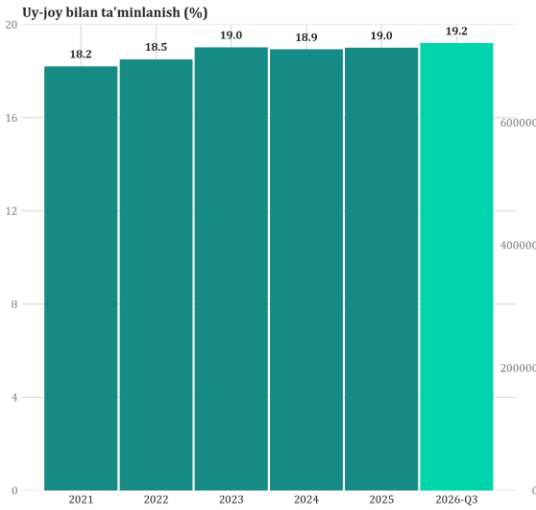
Manba: Markaziy bank va Milliy statistika qo‘mitasi

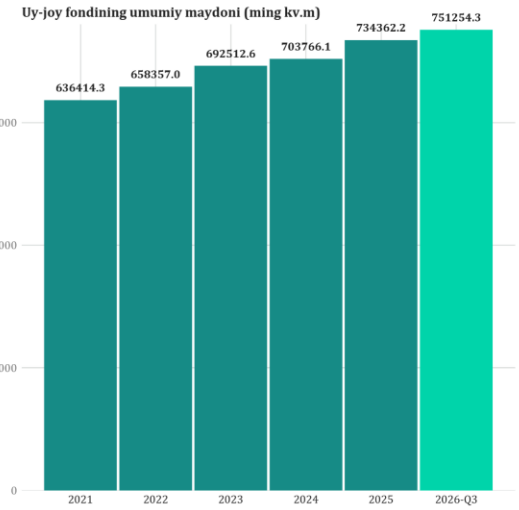
Iqtisodiy va ijtimoiy rivojlanish dinamikasi

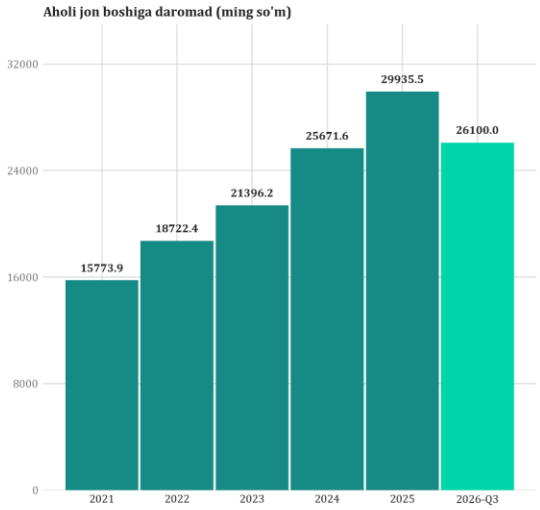
O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

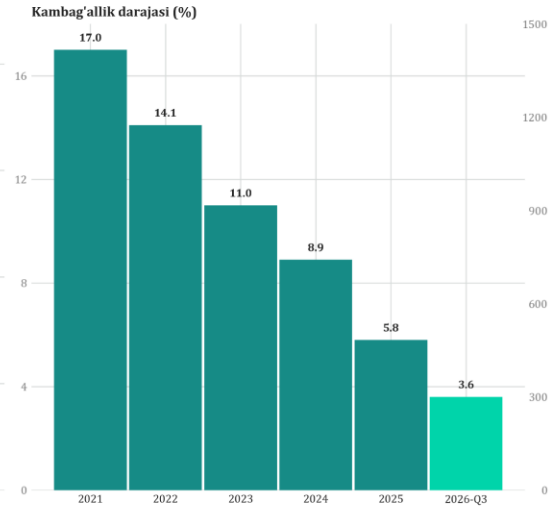


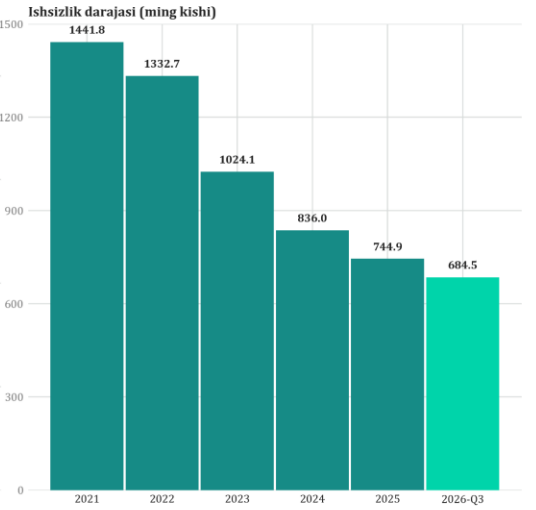








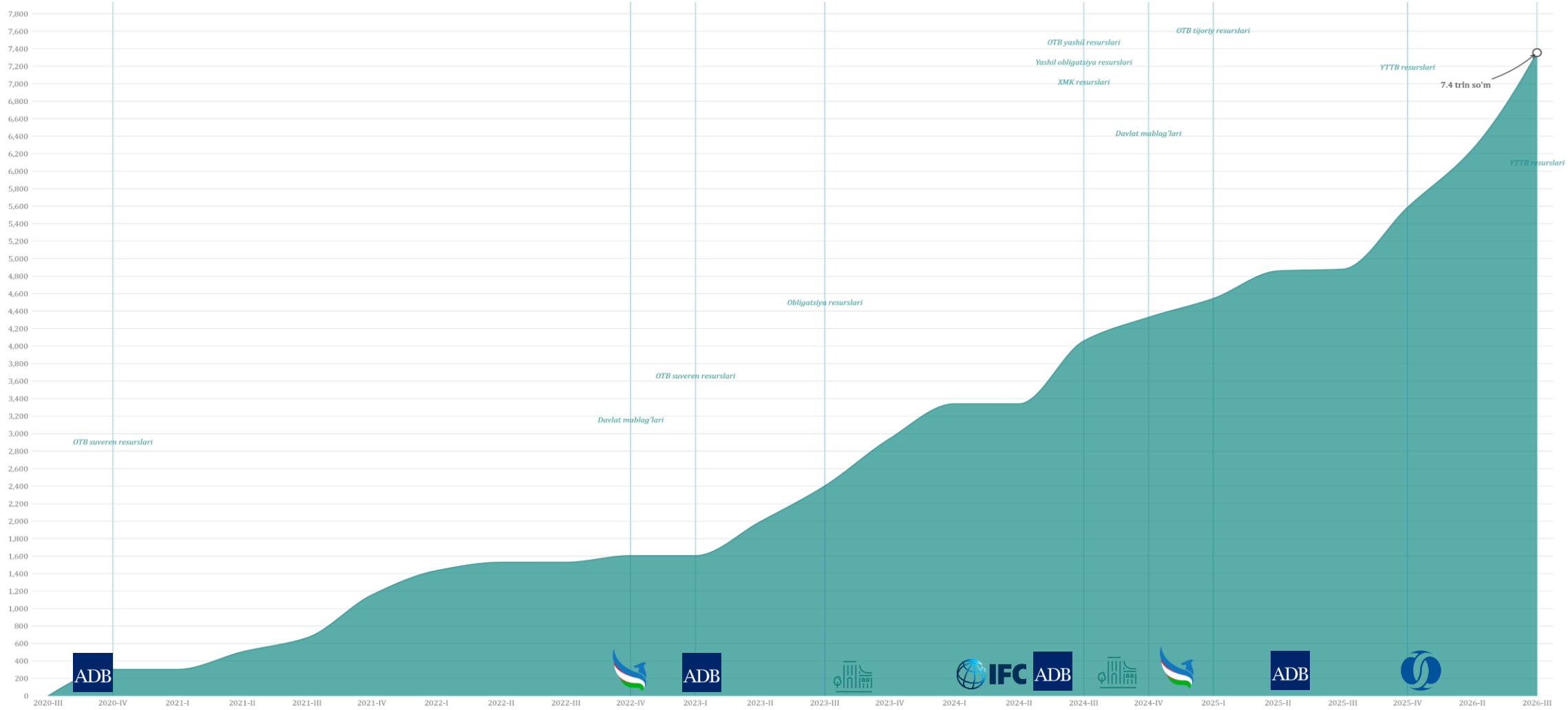




Manba: Markaziy bank va Milliy statistika qo‘mitasi

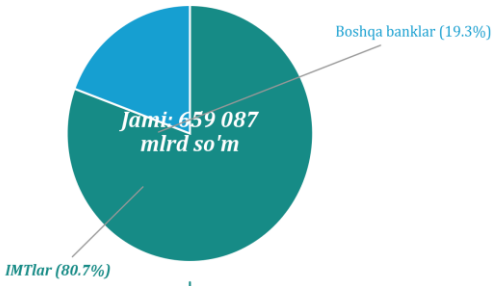
Kompaniya tomonidan moliyaviy resurslarni jalb qilish dinamikasi

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

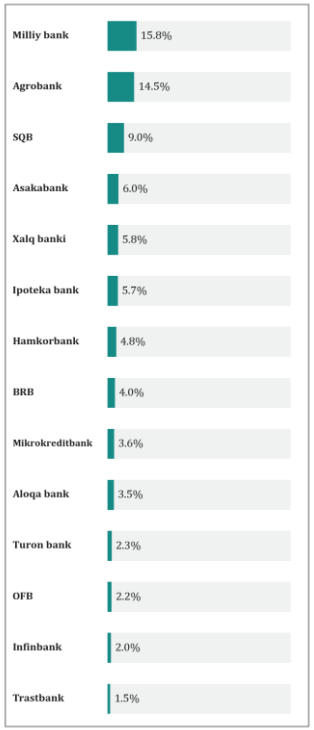


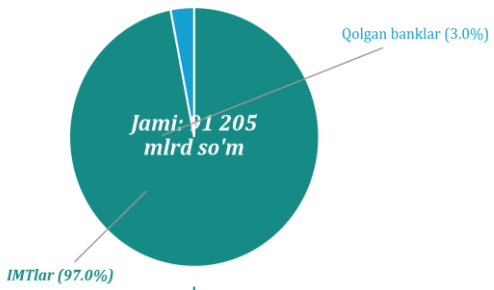
IMTlarning jami kreditlashdagi ulushi, o‘rni va portfel sifati

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

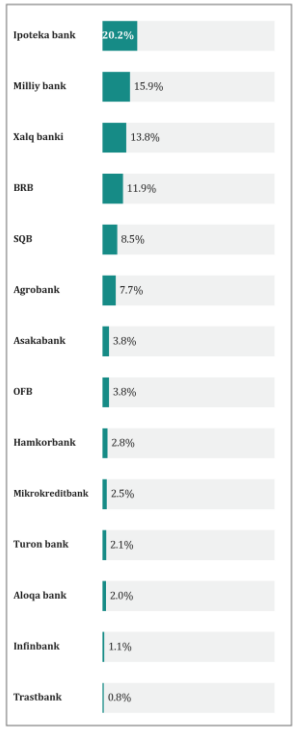


80.7%

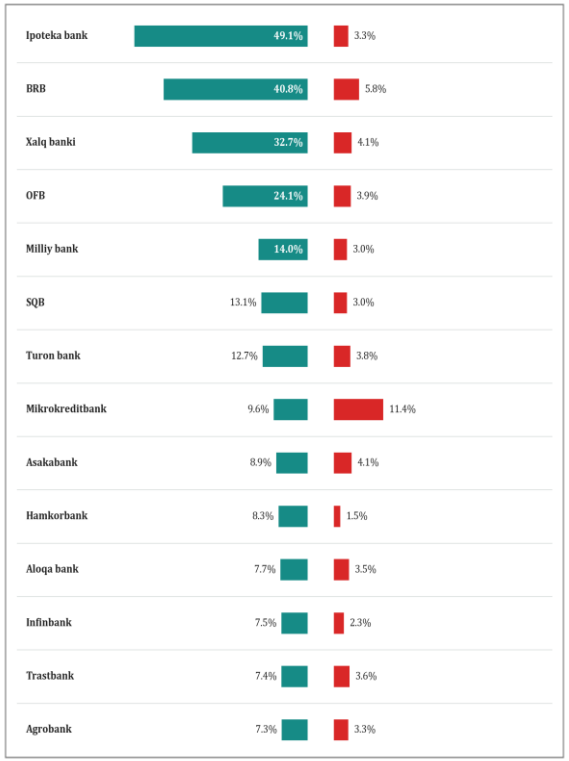


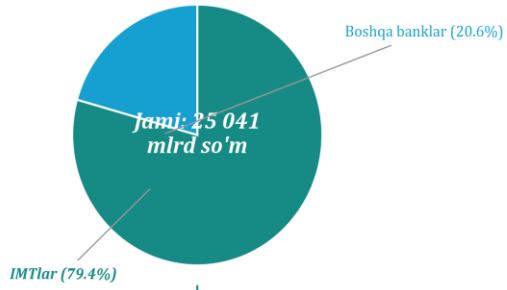


97.0%

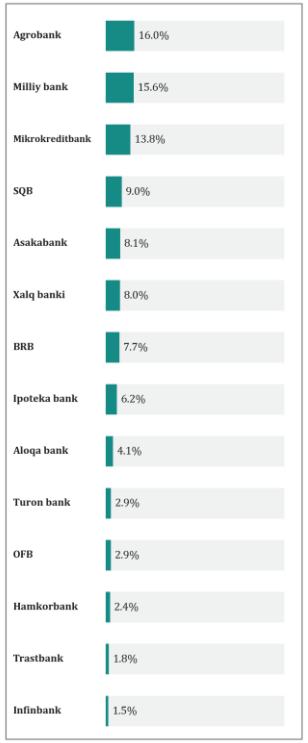


IMTlarning jami ajratilgan kreditlardagi ulushi





79.4%

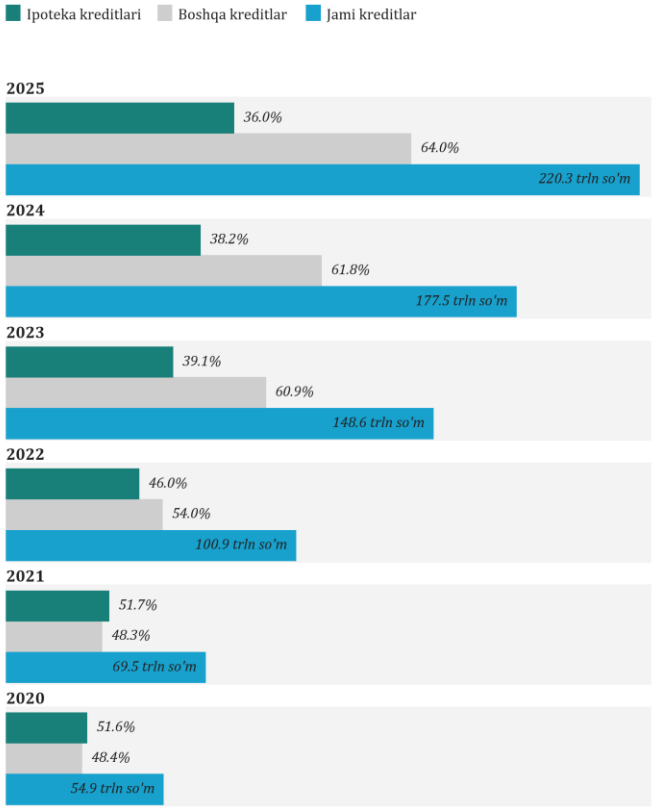


Manba: Markaziy bank

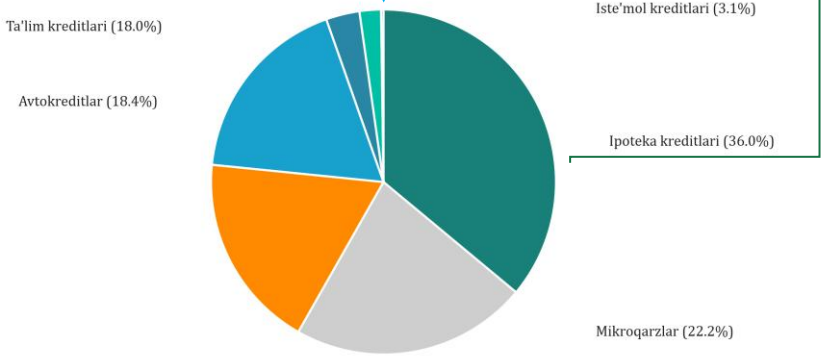
Kompaniyaning ipoteka bozoridagi o‘rni

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

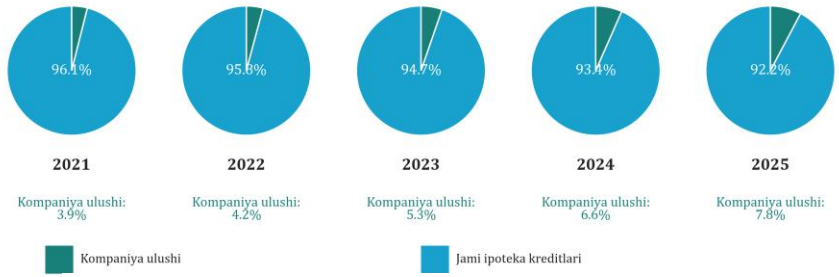
Jismoniy shaxslarga ajratilgan kreditlar qoldig‘i



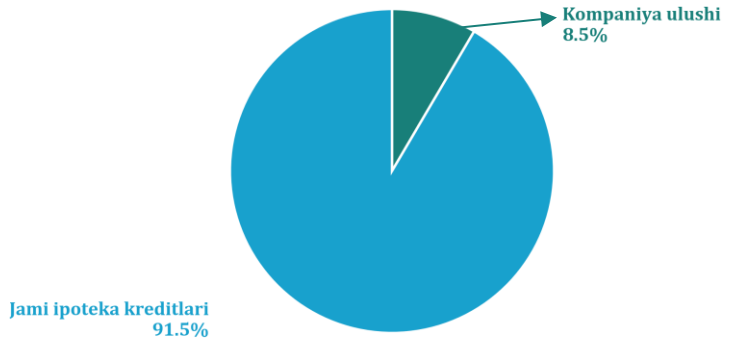
Shundan:



Kompaniya qayta moliyalashtirgan portfelning jami ipoteka portfelidagi ulushi



2026-yil III chorak

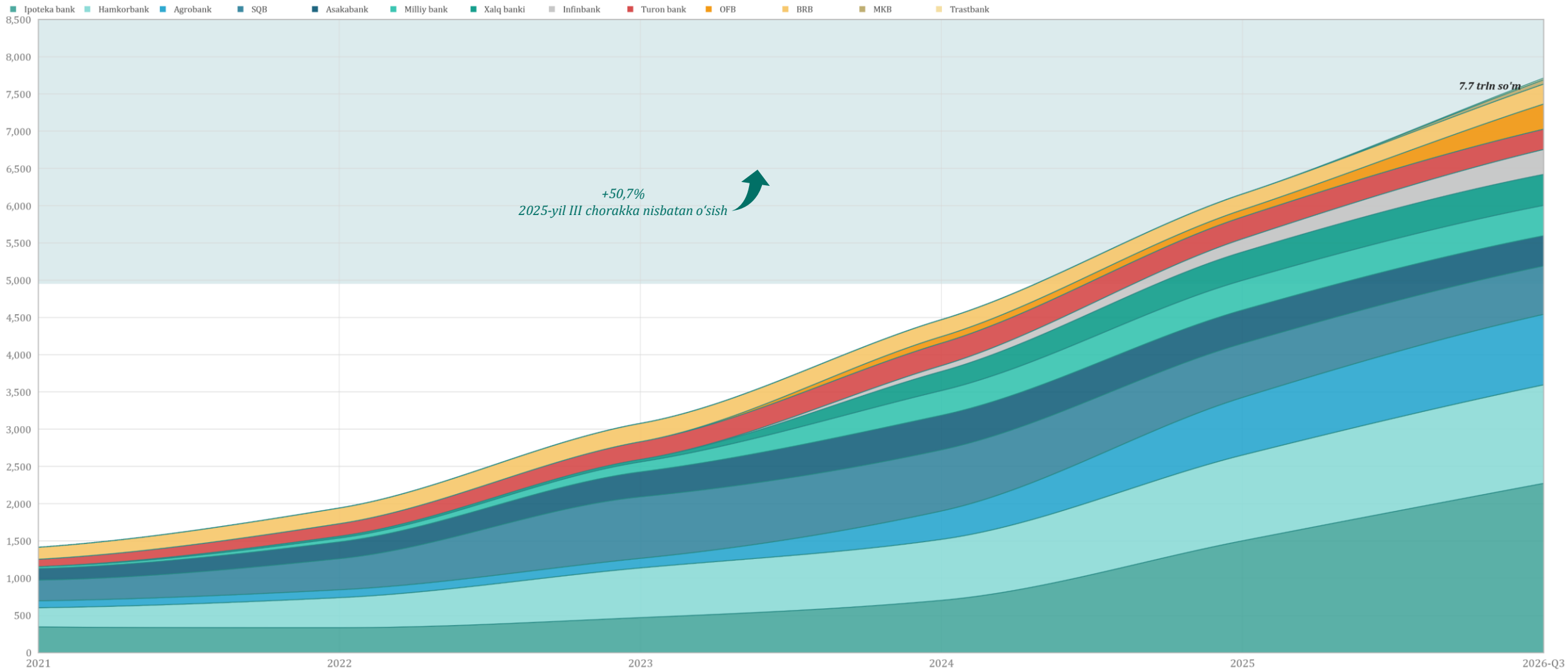


2020–2025-yillarda jismoniy shaxslarga ajratilgan kreditlar portfeli **54,9 trln so‘m**dan **220,3 trln so‘m**gacha sezilarli darajada oshdi. Bu o‘sishda ipoteka kreditlari muhim o‘rin tutdi va portfelning eng yirik segmenti bo‘lib, **36 foiz**ni tashkil etdi. Shu bilan birga, boshqa kredit turlarining tezroq o‘sishi natijasida ipoteka kreditlarining ulushi **51,6 foiz**dan **36 foiz**gacha kamaydi. Shunga qaramay, ipoteka bozori ko‘lami va tizimli ahamiyati jihatidan yetakchi yo‘nalishlardan biri bo‘lib qolmoqda. 2026-yil III chorak holatiga Kompaniya tomonidan qayta moliyalashtirilgan ipoteka portfelining jami ipoteka portfelidagi ulushi **8,5 foiz**ga yetdi.

Manba: Markaziy bank

Qayta moliyalashtirilgan portfelning yillik hajmi

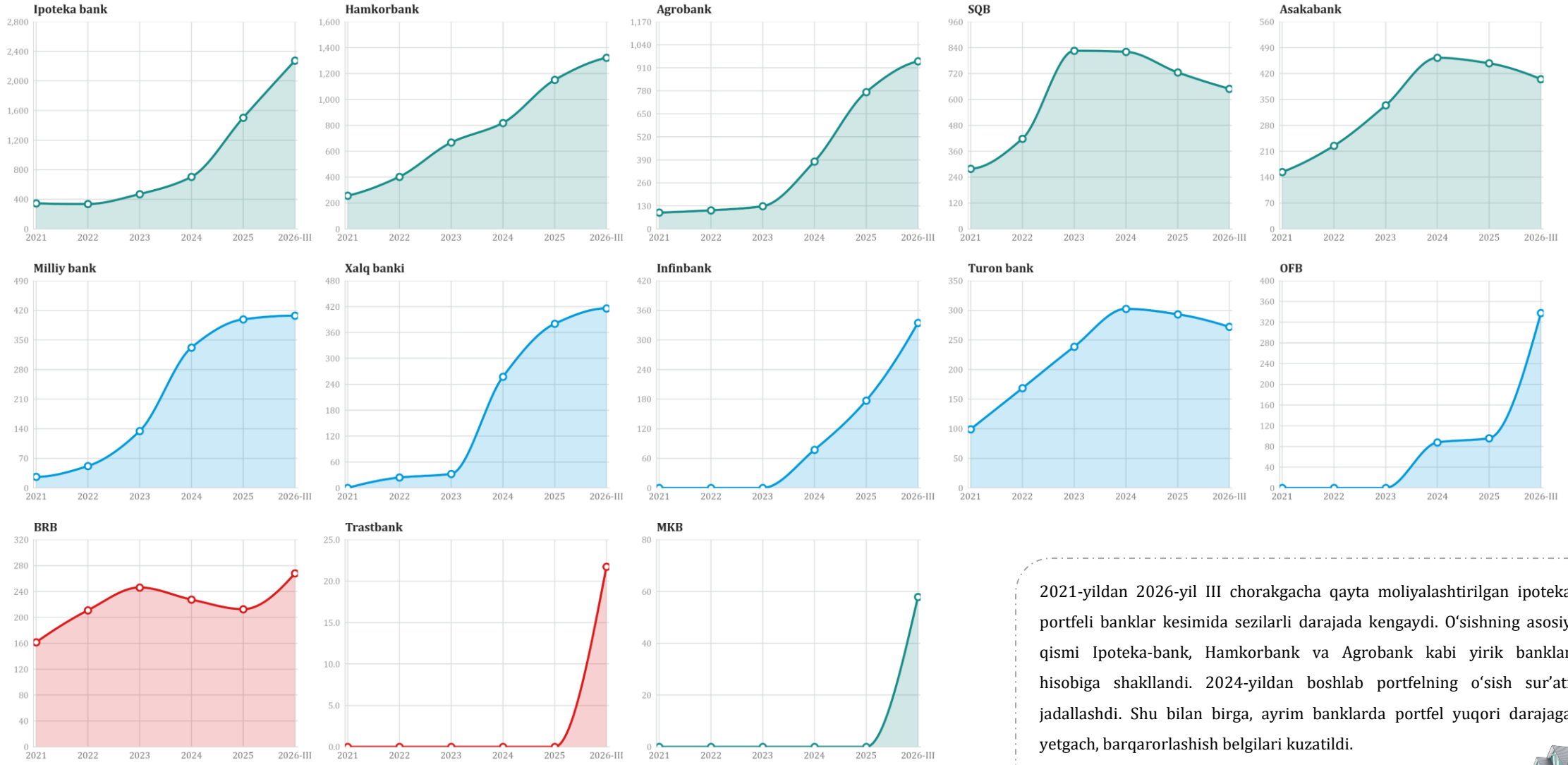
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IMTlar kesimida qayta moliyalashtirilgan portfel hajmi

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

mlrd so‘m



2021-yildan 2026-yil III chorakgacha qayta moliyalashtirilgan ipoteka portfeli banklar kesimida sezilarli darajada kengaydi. O‘sishning asosiy qismi Ipoteka-bank, Hamkorbank va Agrobank kabi yirik banklar hisobiga shakllandi. 2024-yildan boshlab portfelning o‘sish sur’ati jadallashdi. Shu bilan birga, ayrim banklarda portfel yuqori darajaga yetgach, barqarorlashish belgilari kuzatildi.

Qayta moliyalashtirilgan portfelning bozor va gender bo‘yicha tarkibi

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

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-III	282.7	6,759.3	450.8	221.3



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-III	32.8%	33.8%	46.6%	42.1%



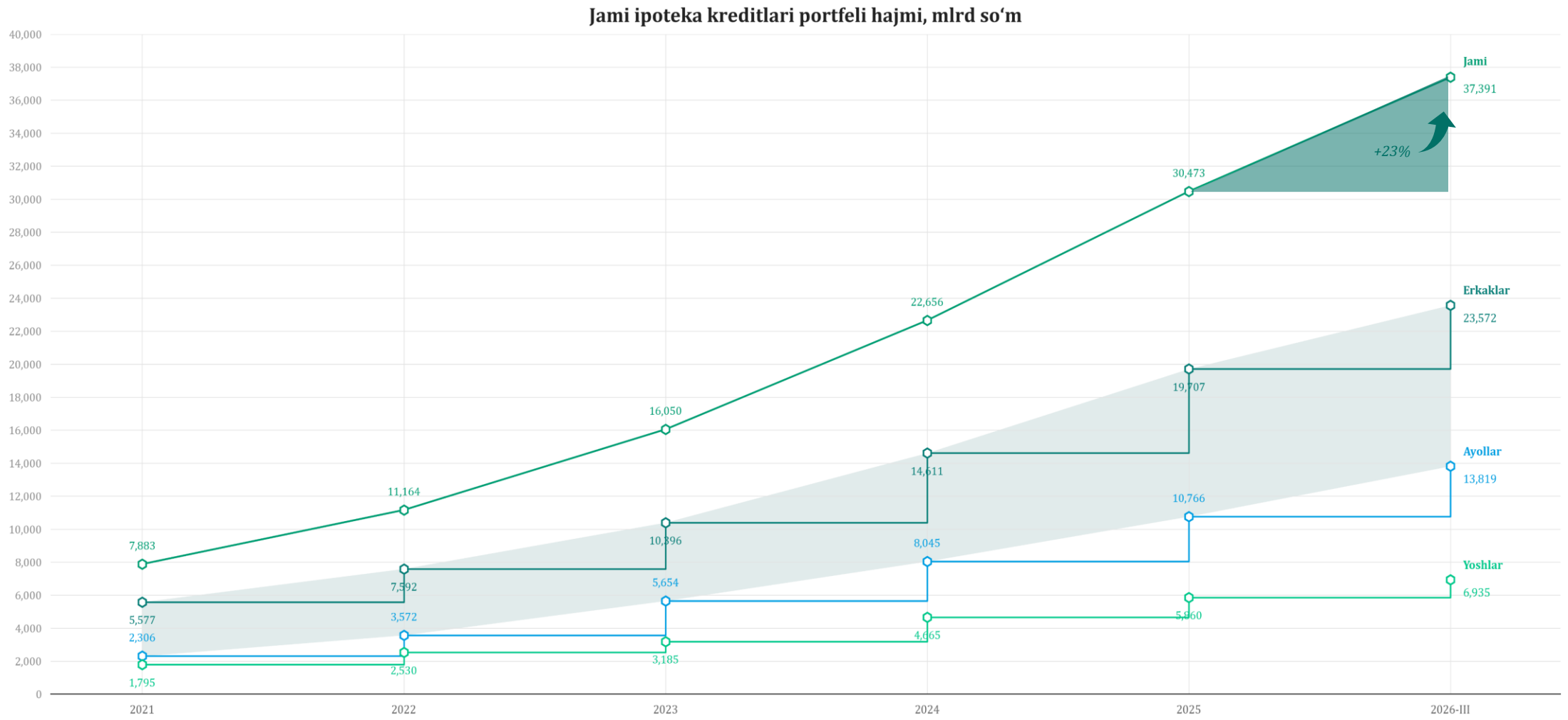
Yoshlar ulushi

	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-III	18.7%	19.5%	11.3%	13.3%



Qayta moliyalashtirilgan portfelning bozor va gender bo‘yicha tarkibi

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi



2021-yildan 2026-yil III chorakgacha qayta moliyalashtirilgan ipoteka kreditlarini olgan mijozlar soni **7 883** nafardan **37 391** nafarga yetib, **4,7** barobarga oshdi. 2026-yil III chorakda mijozlar soni 2025-yilga nisbatan **23 foiz**ga ko‘paydi. Mijozlarning **63 foiz**ini erkaklar, **37 foiz**ini ayollar, **18,5 foiz**ini esa yoshlar tashkil etdi.

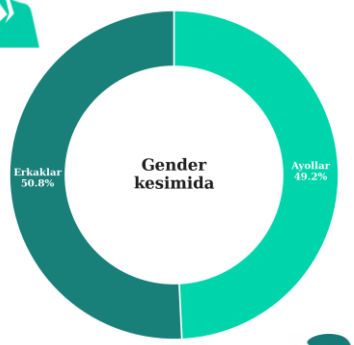
Qayta moliyalashtirilgan portfelning asosiy ko‘rsatkichlari

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Ta’mirlash

Qolgan muddatning o‘rtacha tortilgan qiymati — 7,8 yil

2 909



2 999

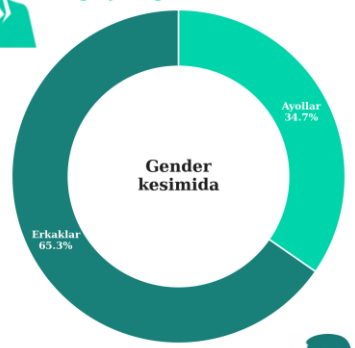
O‘rtacha tortilgan foiz stavkasi — 21,3%



Uy-joy oldi-sotdisi

Qolgan muddatning o‘rtacha tortilgan qiymati — 13,6 yil

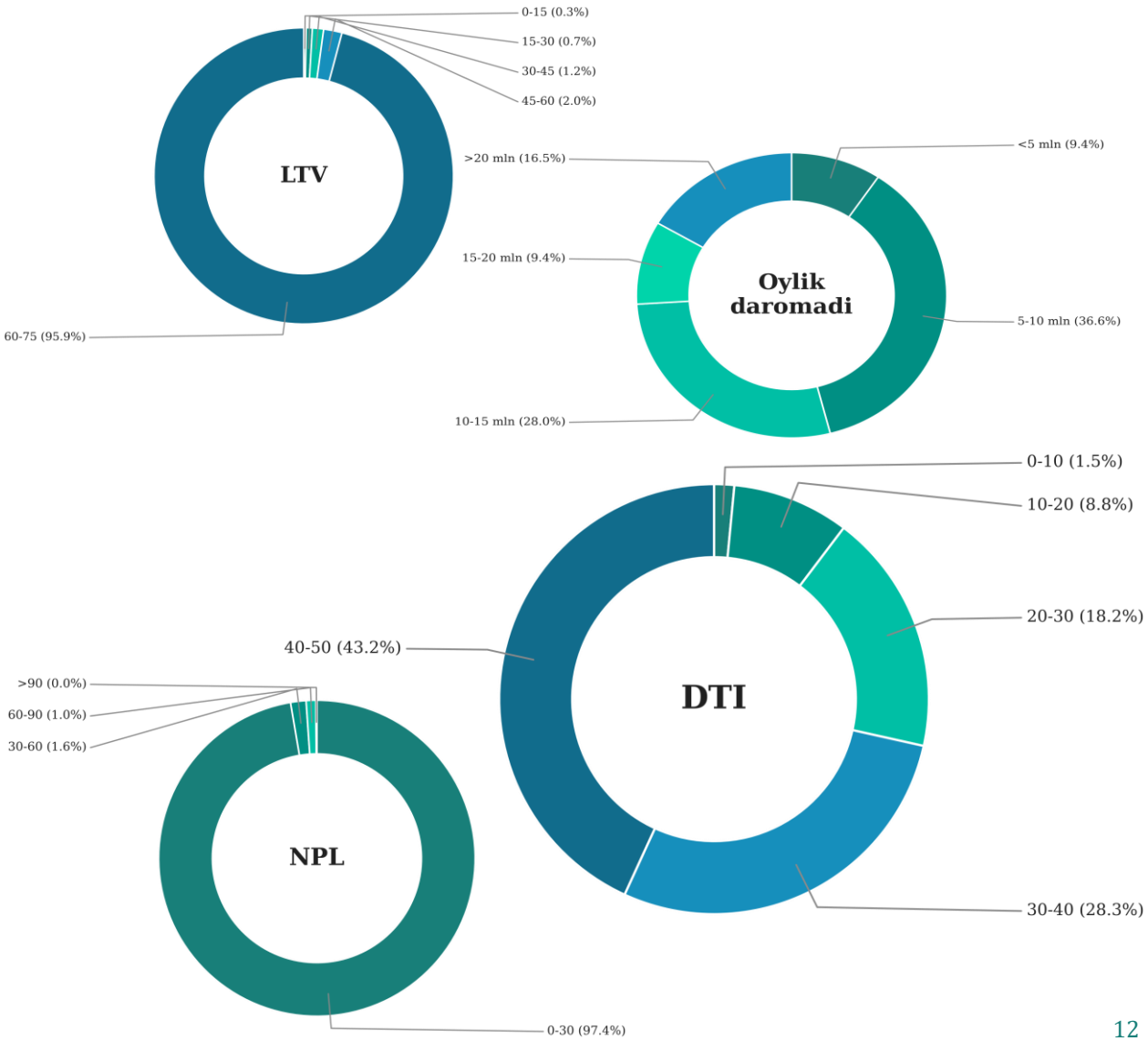
10 910



20 573

O‘rtacha tortilgan foiz stavkasi — 20,4%

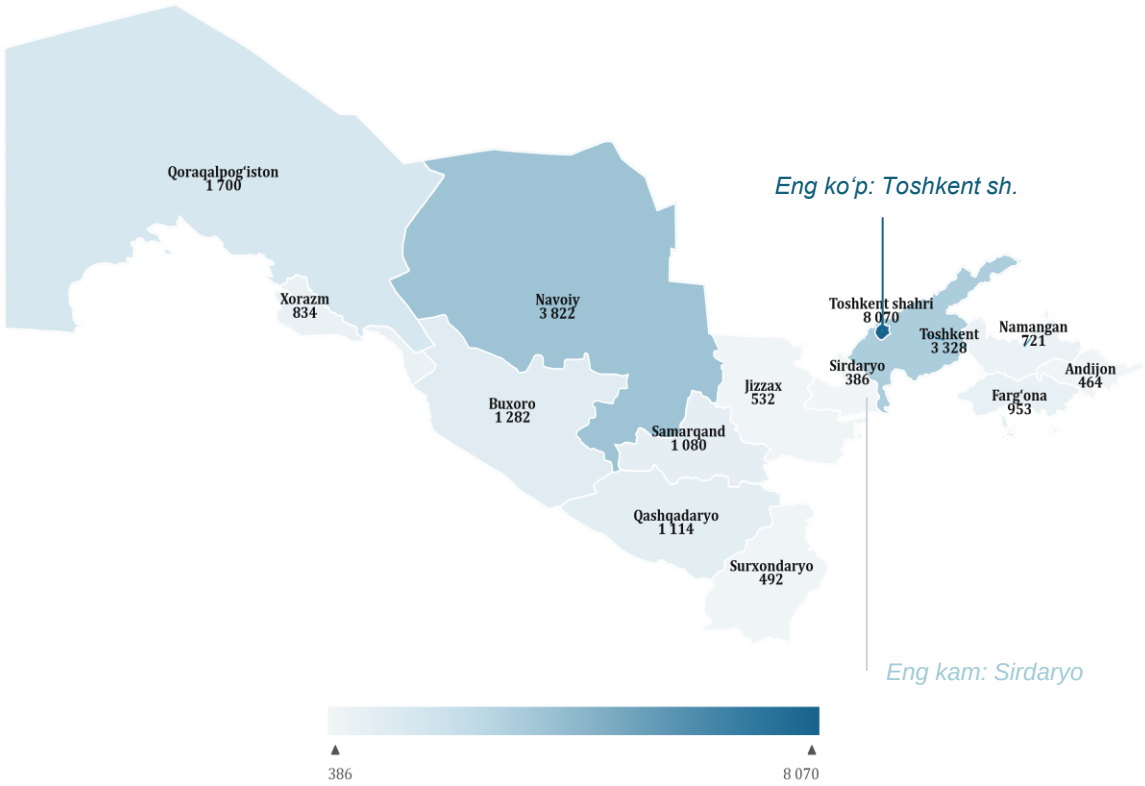




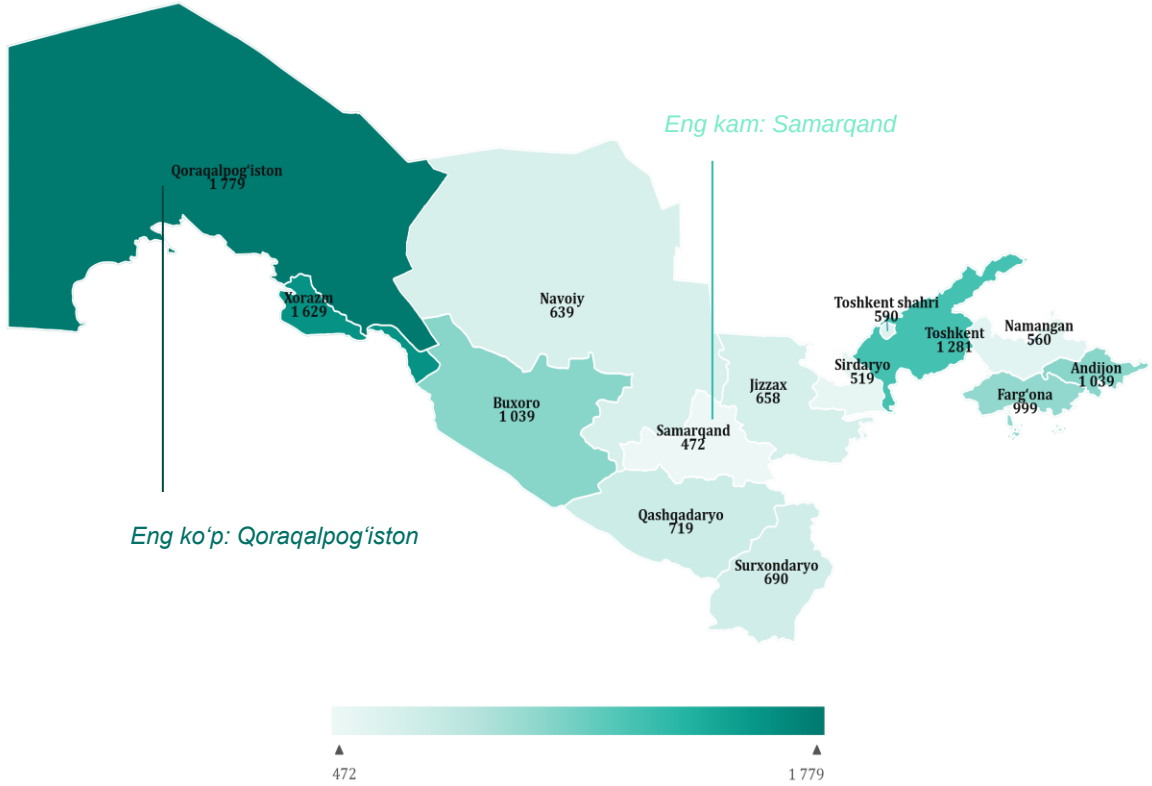
Ipoteka portfelining bozor va uy-joy turi bo‘yicha hududiy taqsimoti

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Kvartiralar



Hovlilar

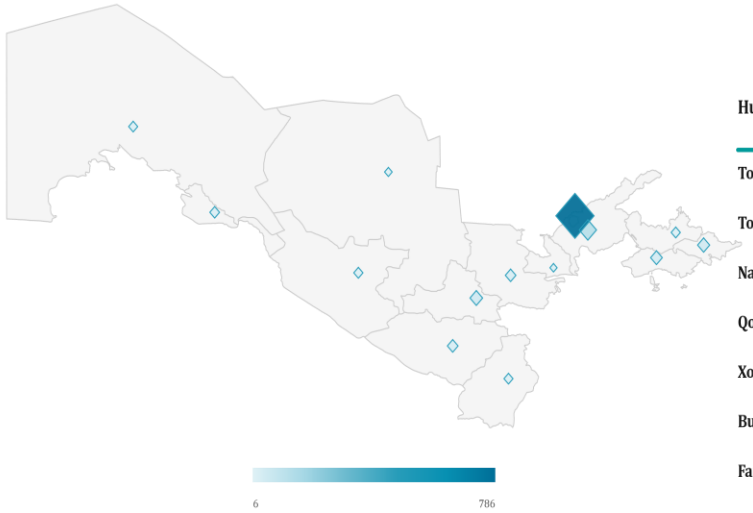


2026-yil III chorakda uy-joy bozori hududlar va turar joy turlari kesimida sezilarli farq qildi. Kvartiralar (24 778 ta) asosan shaharlarda, xususan Toshkent shahri, Navoiy va Toshkent viloyatida jamlandi. Hovli uylar (12 613 ta) esa an’anaviy turar joylar ustun bo‘lgan Qoraqalpog‘iston Respublikasi, Xorazm va Toshkent viloyatida kengroq tarqaldi. Kvartiralar jami uy-joy xaridlarining 66,3 foizini, hovli uylar 33,7 foizini tashkil etdi. Kvartiralar xaridining eng katta ulushi Toshkent shahrida (32,6%), hovli uylar bo‘yicha esa Qoraqalpog‘iston Respublikasida (14,1%) kuzatildi.

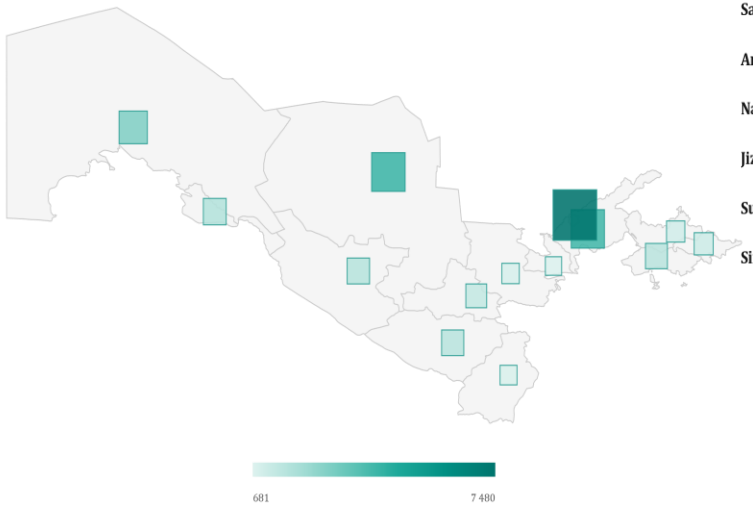
Ipoteka portfelining bozor va uy-joy turi bo‘yicha hududiy taqsimoti

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Birlamchi

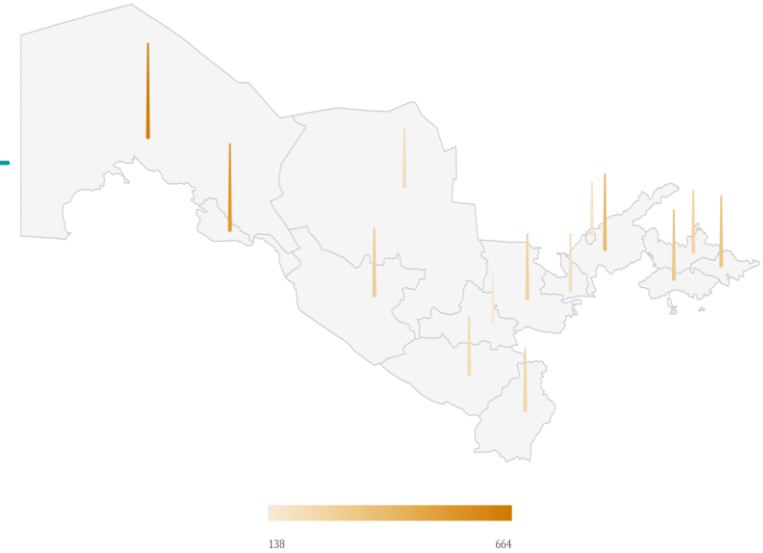


Ikkilamchi

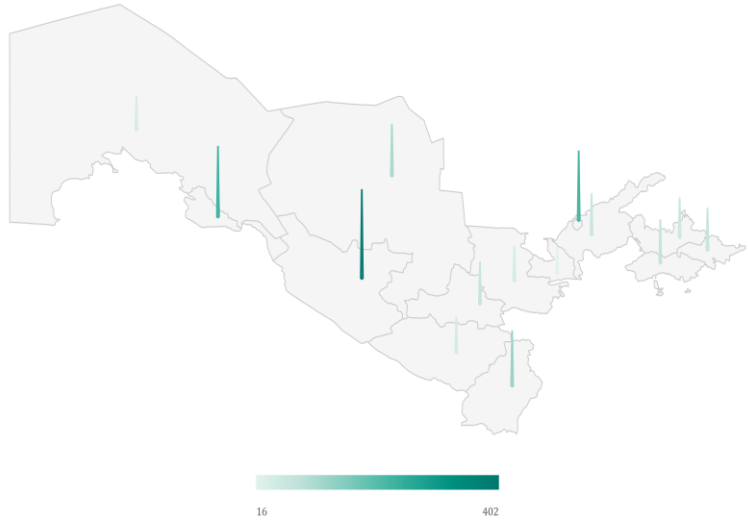


Hudud	Birlamchi	Ikkilamchi	Ta'mir	Yashil ta'mir	Jami
Toshkent sh.	786	7 480	163	231	8 660
Toshkent v.	119	4 023	402	65	4 609
Navoiy	8	4 124	214	115	4 461
Qoraqalpog‘iston	16	2 760	664	39	3 479
Xorazm	21	1 658	545	239	2 463
Buxoro	17	1 593	309	402	2 321
Farg‘ona	39	1 509	331	73	1 952
Qashqadaryo	29	1 539	222	43	1 833
Samarqand	49	1 297	138	68	1 552
Andijon	43	1 057	335	68	1 503
Namangan	17	948	257	59	1 281
Jizzax	28	840	280	42	1 190
Surxondaryo	16	780	252	134	1 182
Sirdaryo	6	681	202	16	905

Ta'mir



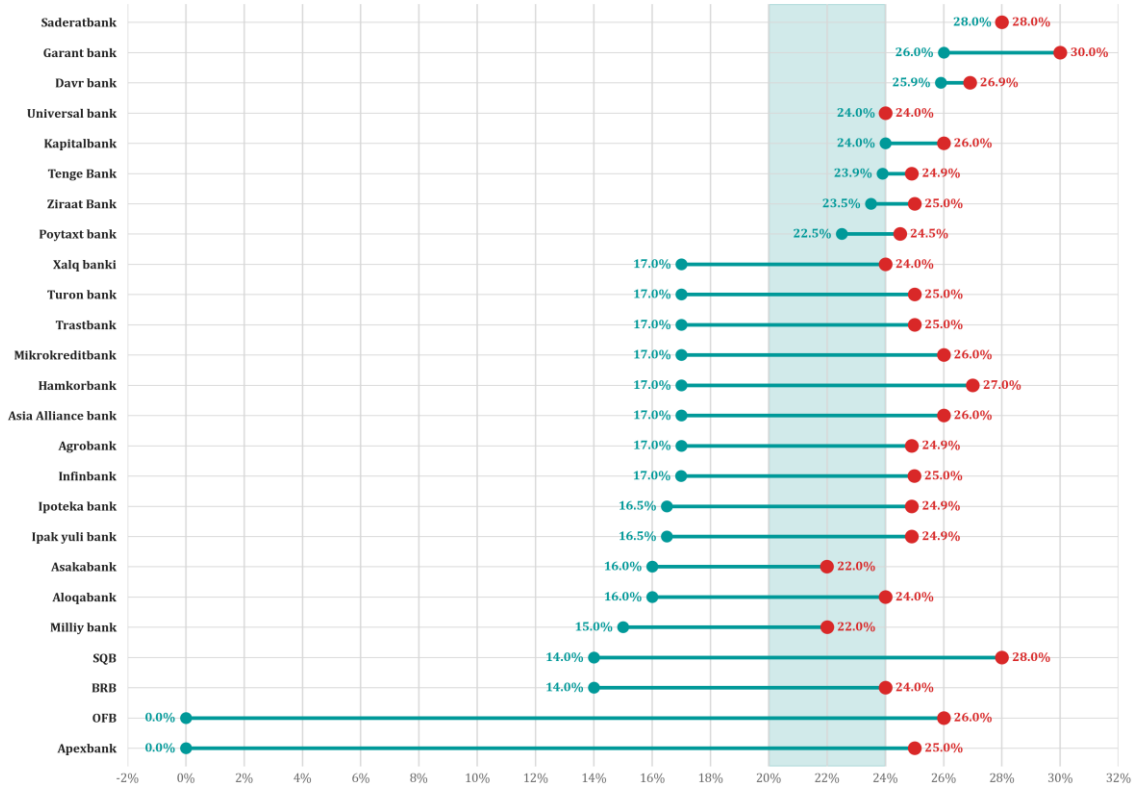
Yashil ta'mir



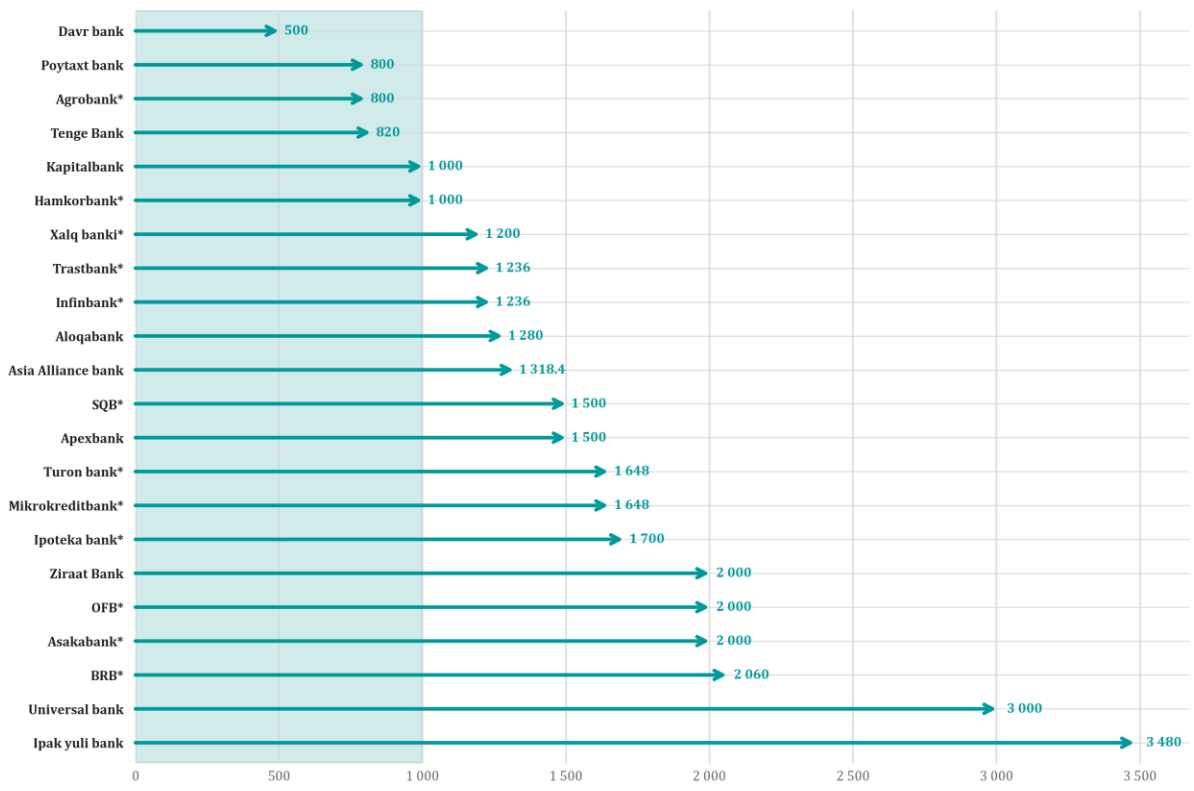
Uy-joy bozoridagi mavjud ipoteka mahsulotlari

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Birlamchi va ikkilamchi



Kompaniya doirasida



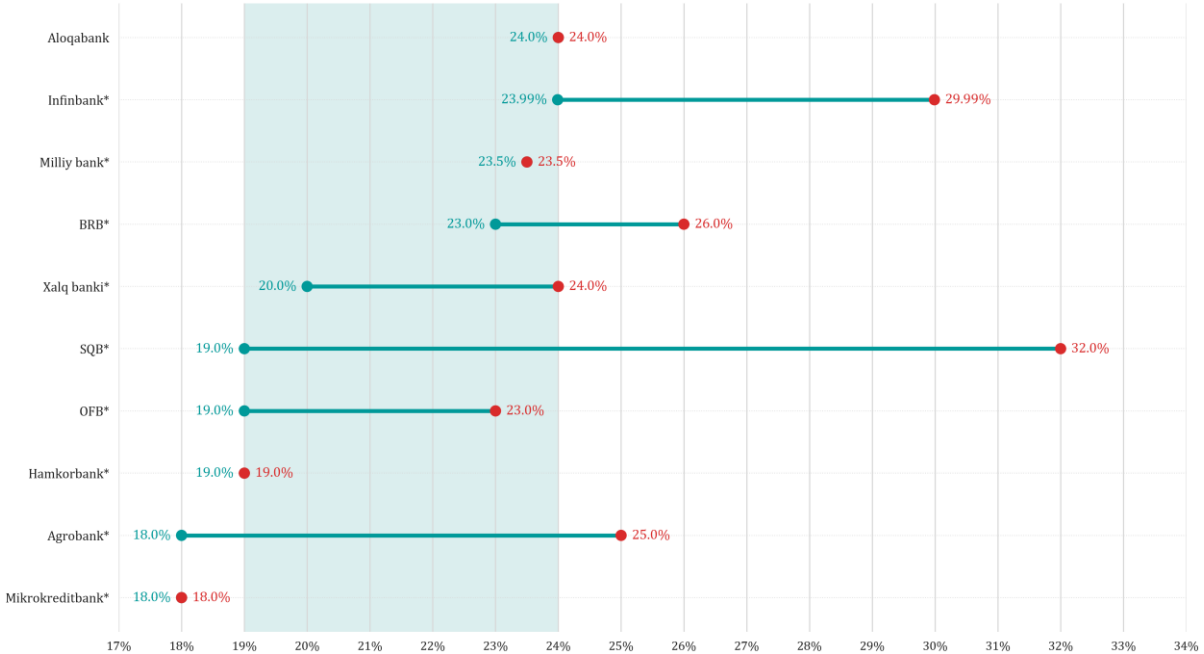
2026-yil III chorakda banklar taklif etgan ipoteka kreditlarining foiz stavkalari **14 foiz**dan **30 foiz**gacha farqlandi. Ayrim banklarda eng past va eng yuqori stavkalar o‘rtasidagi tafovut **8–10 foiz** bandni tashkil etdi. Asosiy takliflar **23–28 foiz** oralig‘ida jamlandi. Kredit miqdorlari **500 mln so‘m**dan **3,48 mlrd so‘m**gacha bo‘ldi. Shu bilan birga, ayrim banklarda kredit limitlari **500–820 mln so‘m** oralig‘ida saqlanib qoldi.

Manba: Banklarning rasmiy veb-saytlari

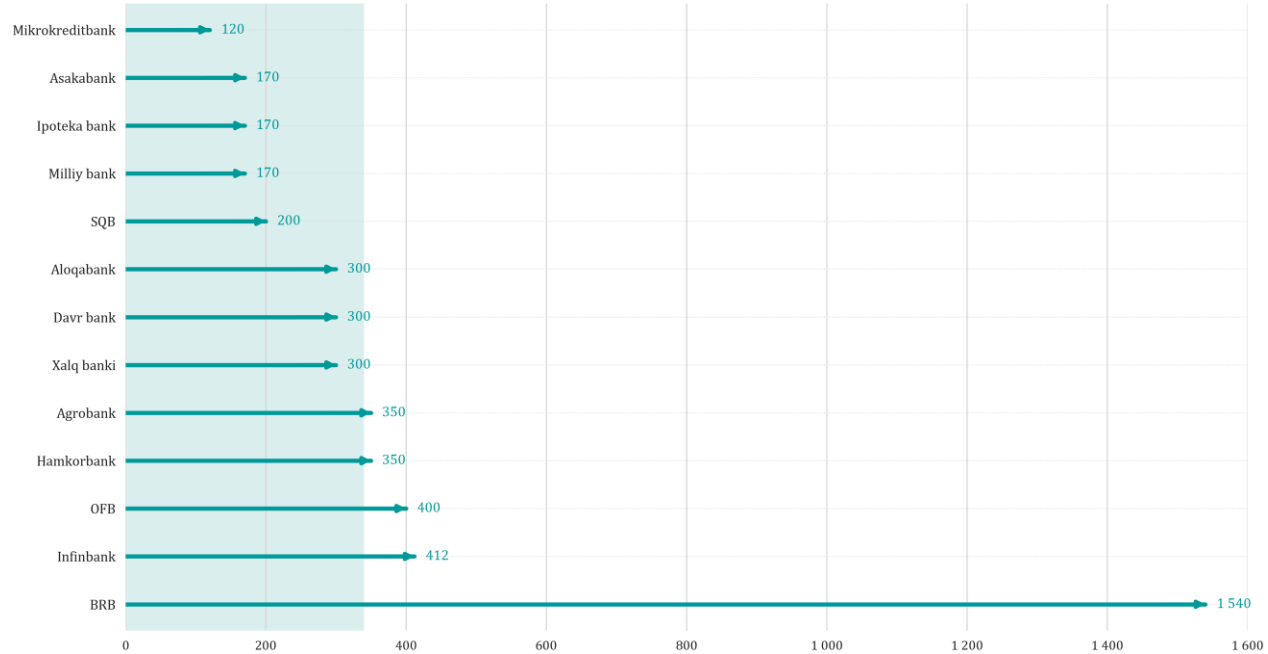
Uy-joy bozoridagi mavjud ipoteka mahsulotlari

O‘zbekiston Ipotekani Qayta Moliyalashtirish Kompaniyasi

Ta’mirlash bozoridagi mahsulotlar, %



Ta’mirlash bozoridagi mahsulotlar (mln so‘m)



2026-yil III chorakda ta’mirlash uchun ipoteka mahsulotlarining foiz stavkalari **18–30 foiz** oralig‘ida bo‘ldi. Minimal stavkalar asosan **18–24 foiz**, maksimal stavkalar 23–30 foiz oralig‘ida jamlandi. Kompaniyaning o‘z resurslari hisobidan taklif etilgan mahsulotlarda stavkalar taxminan **19–24 foiz**ni tashkil etib, nisbatan qulay moliyalashtirish shartlarini ta’minladi. Kredit miqdorlari **120 mln so‘m**dan **1,540 mlrd so‘m**gacha bo‘ldi. Umuman, ta’mirlashga mo‘ljallangan ipoteka mahsulotlari bo‘yicha foiz stavkalari va kredit limitlari banklar kesimida sezilarli farq qildi.

Manba: Banklarning rasmiy veb-saytlari

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