



O'zbekiston Respublikasi
Markaziy banki

BANK KARTALARI BOZORI TAHLILI





287 Debet bank kartalari turlari

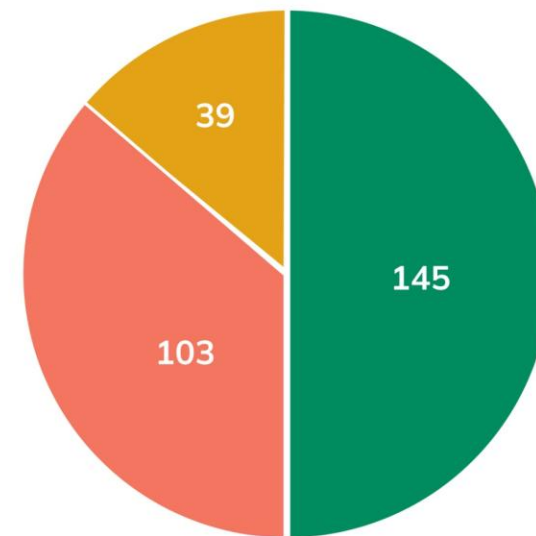
145 Xorijiy valyutadagi bank kartalari turlari

103 Milliy valyutadagi bank kartalari turlari

39 Multivalyutali kartalar turlari

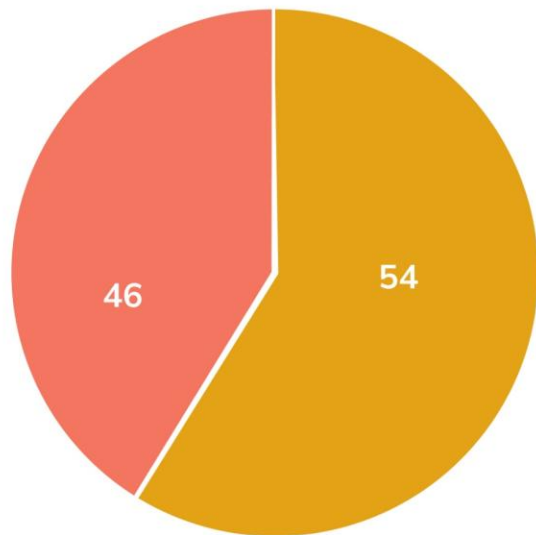
Valyutasi bo'yicha karta turlarining taqsimoti, dona.

- Xorijiy valyutadagi bank kartalari
- Milliy valyutadagi bank kartalari
- Multivalyutali kartalar



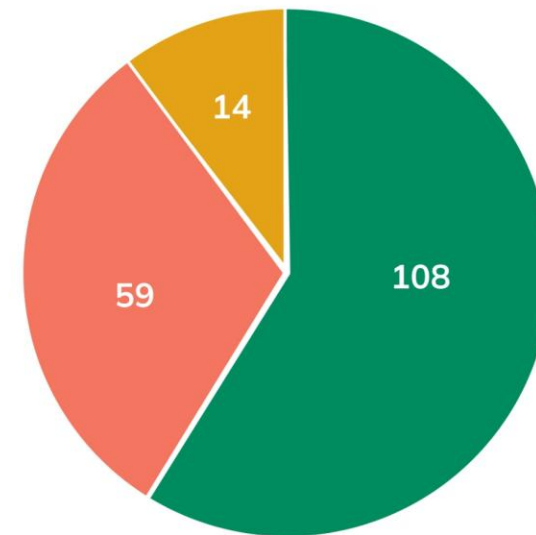
Uzcard va Humo milliy to'lov tizimlari kartalari turlarining tuzilmasi, dona.

- Uzcard
- Humo



Xalqaro to'lov tizimlari kartalari turlarining taqsimoti, dona.

- Visa
- Mastercard
- UnionPay



Tahlil qilindi:

298

Bank kartalari
turlari

287

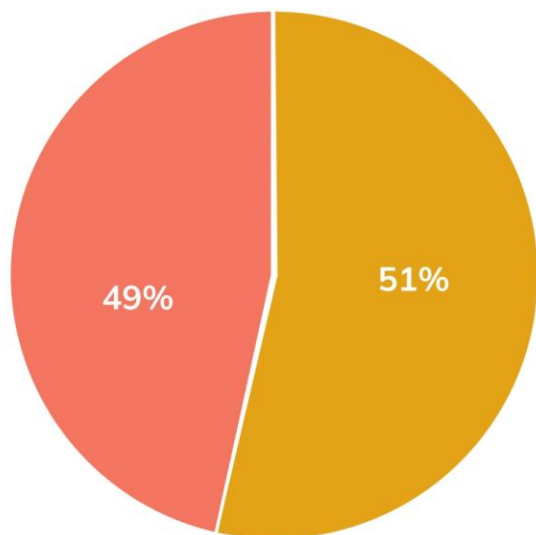
Debet bank
kartalari turlari

11

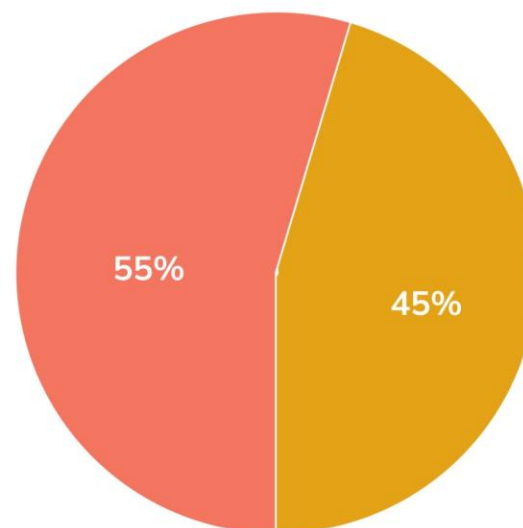
Kredit bank
kartalari turlari

35

Tijorat
banklari



Mijozlar bazasining
gender kesimidagi
tuzilmasi, %.



Bank kartalarining
gender kesimidagi
taqsimoti, %.



86

Jismoniy bank kartalari turlari (milliy valyutada)

35

Banklar

36



HUMO milliy to'lov tizimi kartalari turlari

49



UZCARD milliy to'lov tizimi kartalari turlari



Amal qilish muddati:
3–5 yil



Xizmat ko'rsatish —
bepul



Ochish narxi:
0 dan 150 000 so'mgacha



22

Banklar

Kobeydjingli kartalarning **39 turi**:



36 ta mahsulot —
so'm / AQSH dollari



1 ta mahsulot — AQSH
dollari / yevro



1 ta mahsulot —
so'm / yevro



1 ta mahsulot — so'm /
AQSH dollari / yevro

Xususiyatlari



Ochish narxi:
0 so'mdan
800 000
so'mgacha



Amal qilish muddati:
3 yildan
5 yilgacha



Sug'urta depoziti:
0 dan 20 AQSH
dollarigacha



Bepul xizmat ko'rsatish:



133

Jismoniy kartalar turlari (xorijiy valyutada)



6

UNION PAY xalqaro to'lov tizimi kartalari turlari



0 dan
2 500 000 so'mgacha

Sug'urta depoziti hisobga olingan holda ochilish qiymati



42

MASTERCARD xalqaro to'lov tizimi kartalari turlari



0 dan 80 AQSH
dollarigacha

Xizmat ko'rsatish narxi



3–5 yil

Amal qilish muddati

VIRTUAL BANK KARTALARI TURLARI TAHLILI

29

Virtual kartalar turlari



15

15 ta tijorat bankida mavjud



12

Xorijiy valyutadagi kartalar turlari



17

Milliy valyutadagi kartalar turlari



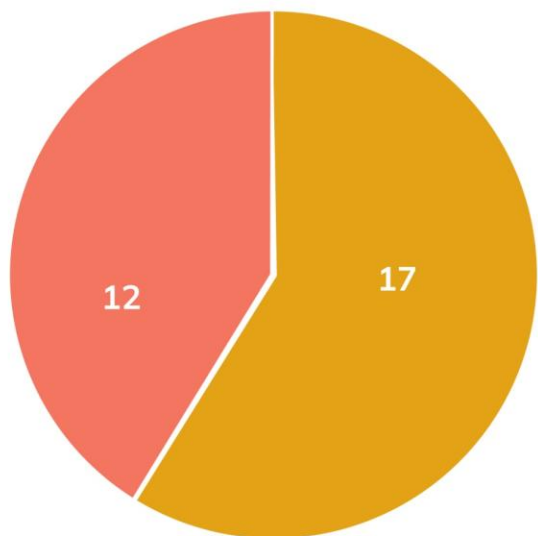
2

Bankomatlar orqali naqd pul yechib olish imkoniyati 2 ta bankda mavjud



11

11 ta tijorat bankida kassa orqali naqd pul olish imkoniyati yaratilgan.



Virtual kartalar turlari, dona.
(01.10.2025 holatiga)

- Milliy valyutadagi bank kartalari
- Xorijiy valyutadagi bank kartalari



Amal qilish muddati:
2–5 yil



Ochish narxi:
0 dan 10 000 so'mgacha



Xizmat ko'rsatish:
bepul

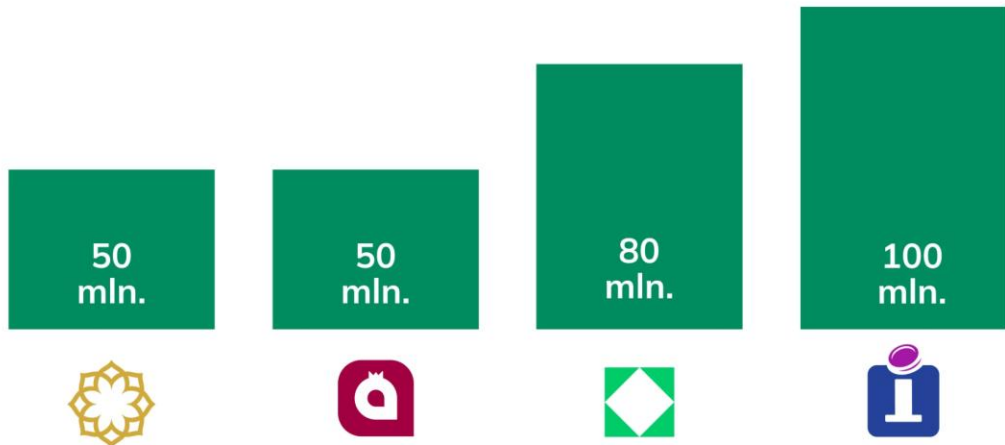


Xorijiy valyutadagi kartalar bo'yicha sug'urta depoziti 0 dan 5 AQSH dollarigacha oraliqda belgilanadi

MUDDATLI TO'LOV AMALIYOTI MAVJUD BANK KARTALARI BOZORI TAHLILI

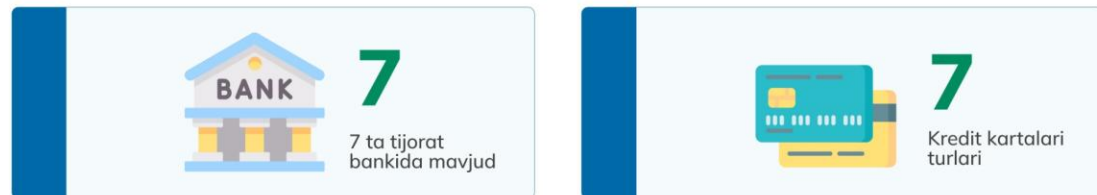


Muddatli to'lov limiti: tovarlar va xizmatlar uchun maksimal to'lov summasi, so'm (01.10.2025 holatiga)

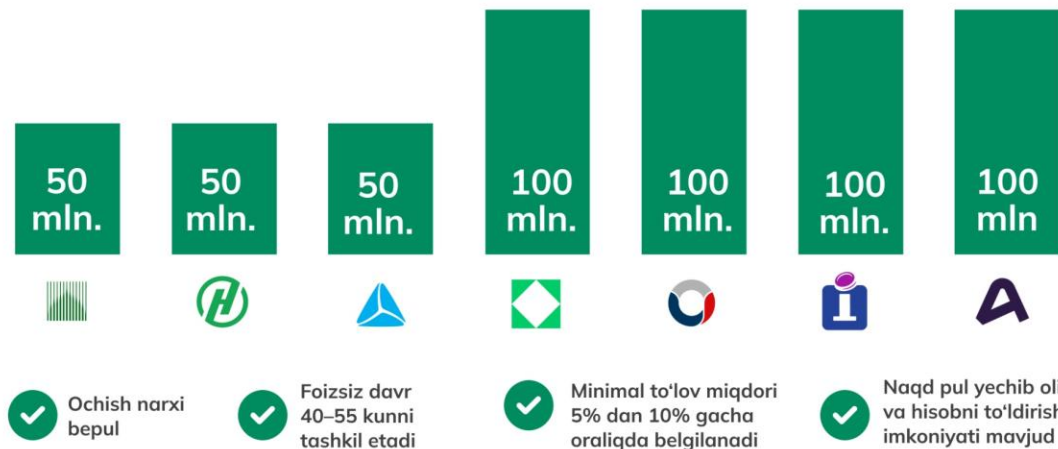


- ✓ Ochish narxi bepul
- ✓ Muddati o'tgan to'lov uchun jarima 0 dan 50 mln. so'mgacha oraliqda belgilanadi
- ✓ Minimal to'lov miqdori 0 dan 35% gacha oraliqda belgilanadi
- ✓ Naqd pul yechib olish va hisobni to'ldirish imkoniyati mavjud

KREDIT KARTALARI BOZORI TAHLILI

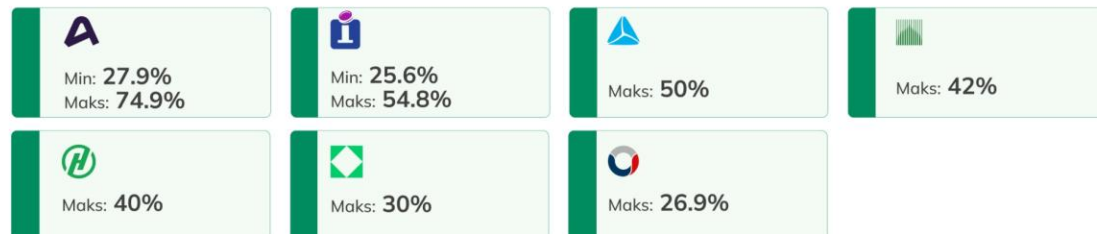


Kredit kartalari bo'yicha o'rnatilgan maksimal kredit limiti, so'm (01.10.2025 holatiga)

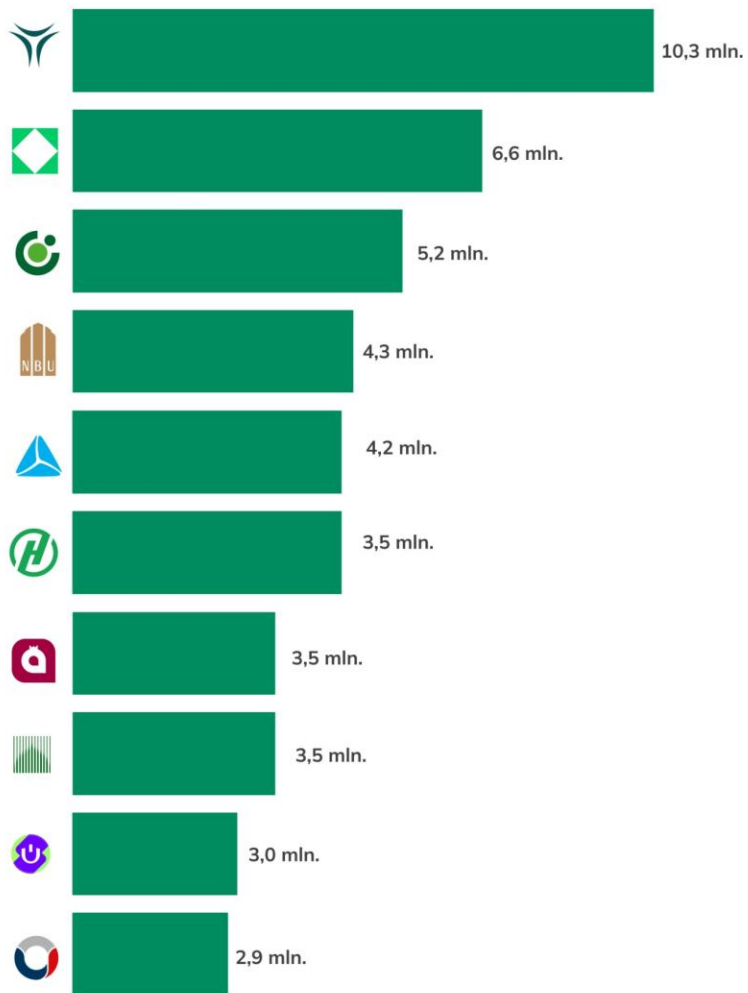


- ✓ Ochish narxi bepul
- ✓ Foizsiz davr 40-55 kunning tashkil etadi
- ✓ Minimal to'lov miqdori 5% dan 10% gacha oraliqda belgilanadi
- ✓ Naqd pul yechib olish va hisobni to'ldirish imkoniyati mavjud

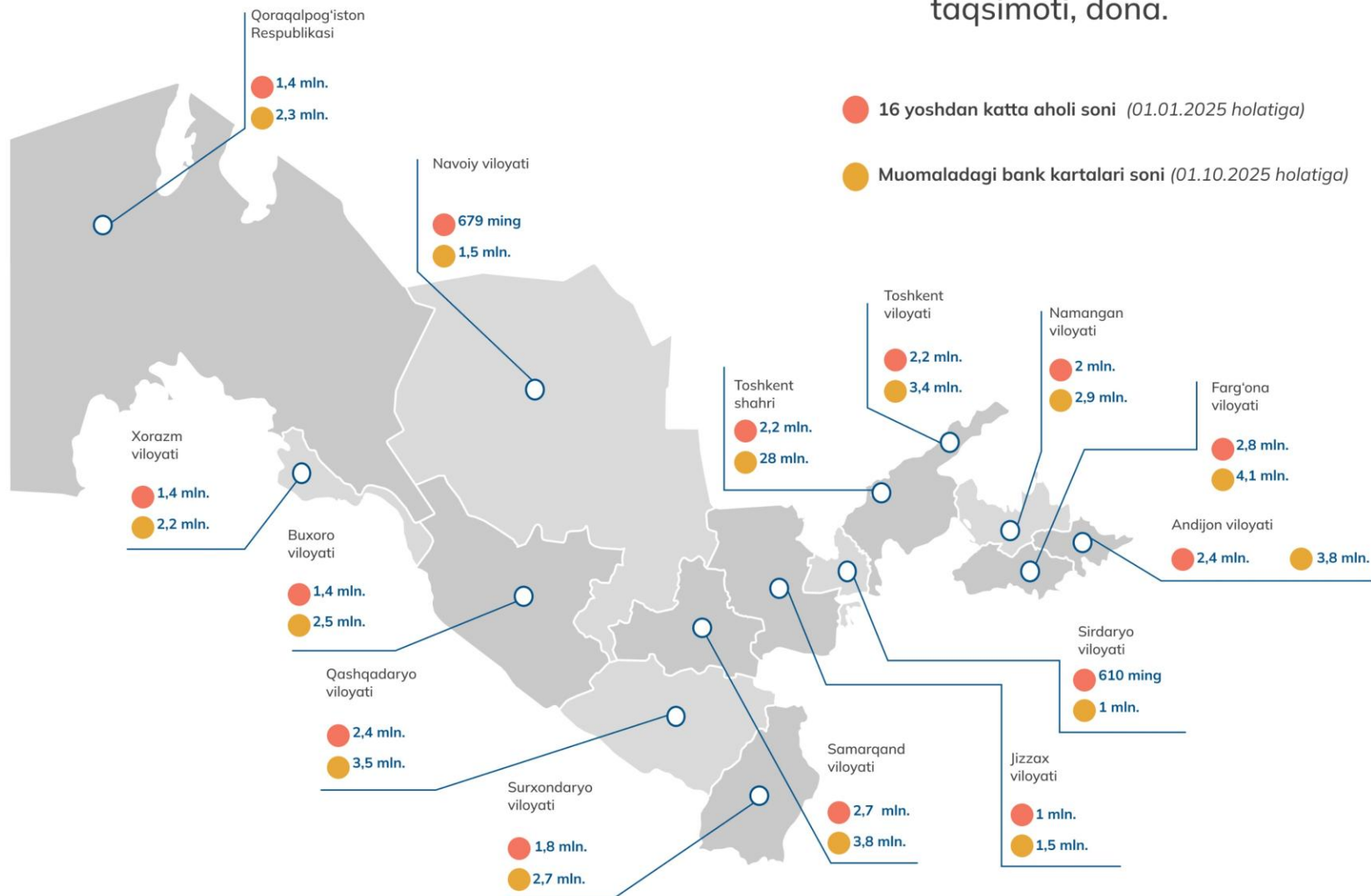
Kredit kartalari turlari bo'yicha foiz stavkasi, % (01.10.2025 holatiga)



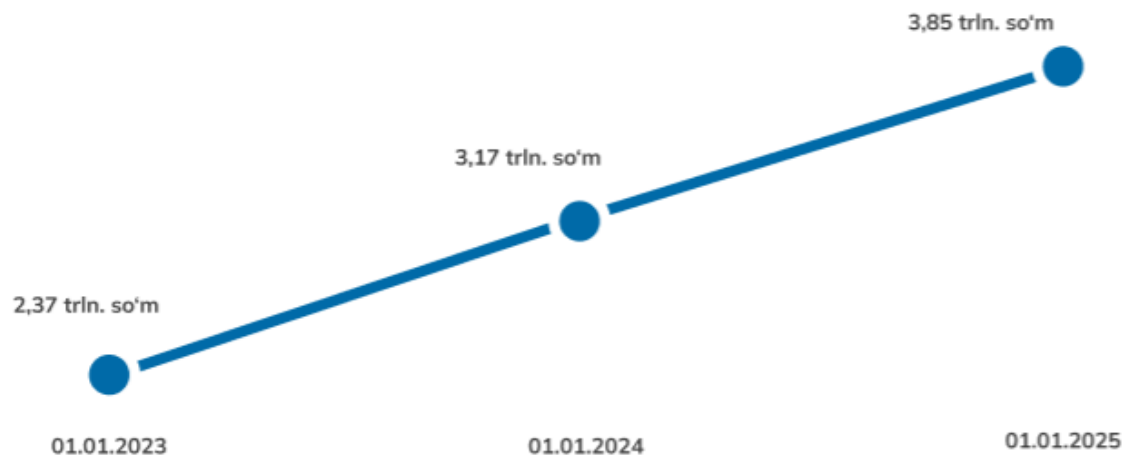
Tijorat banklari bo'yicha muomalada bo'lgan bank kartalari soni (top 10), dona. (01.10.2025 holatiga)



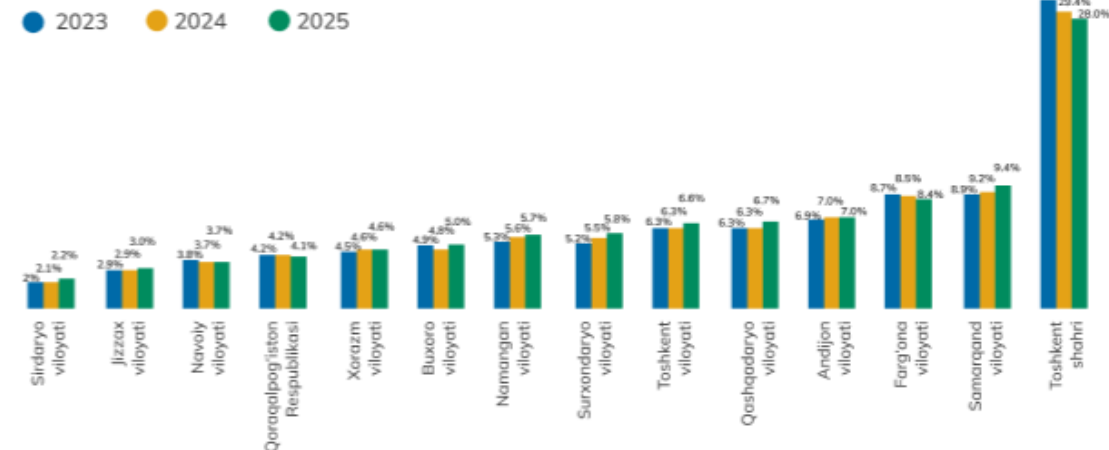
Aholi va muomaladagi bank kartalarining hududlar kesimidagi taqsimoti, dona.



NFC-kartalardan foydalangan holda amalga oshirilgan tranzaksiyalar summasi, so'm.



Bank kartalaridan naqd pul yechib olish ulushining hududiy dinamikasi, %.

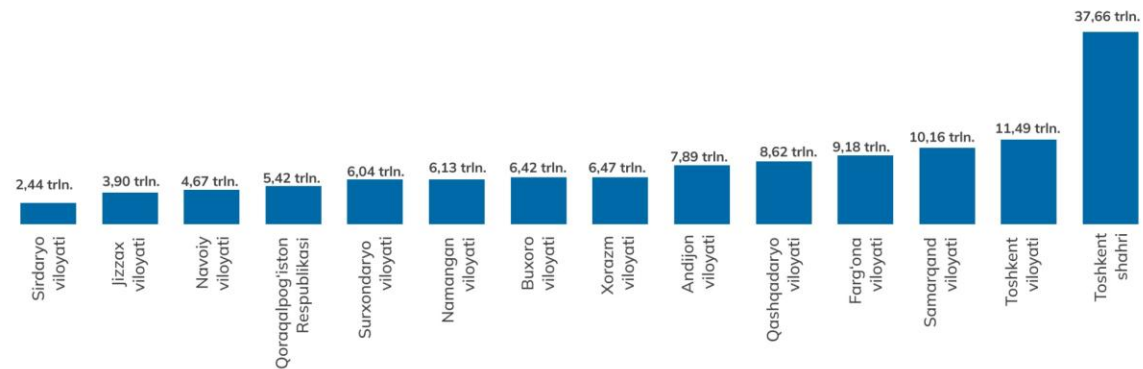


NFC-kartalardan foydalangan holda amalga oshirilgan tranzaksiyalar soni, dona.

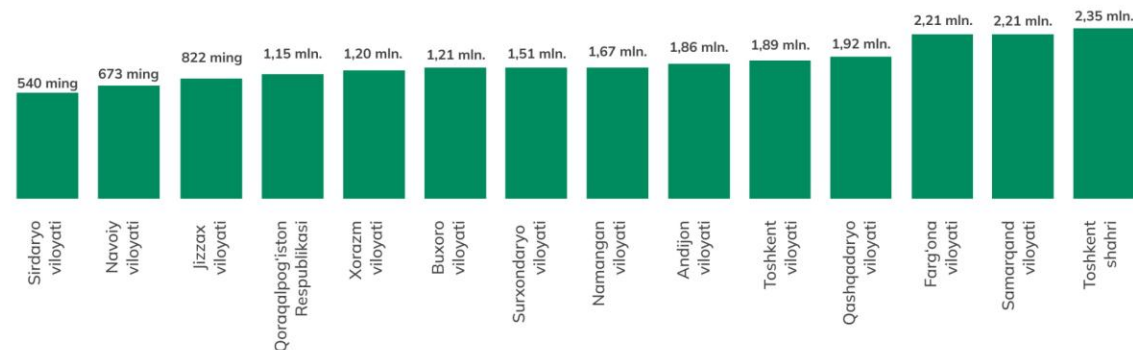


- NFC tranzaksiyalari miqdori 2,4 trln. so'mdan (01.01.2023) 3,8 trln. so'mgacha (01.01.2025) - +62,4% ($\approx 1,6$ barobar) o'sdi.
- NFC-tranzaksiyalar soni 23,7 mln dan 48,8 mln gacha - +105,9% ga ($\approx 2,1$ baravar) oshdi.

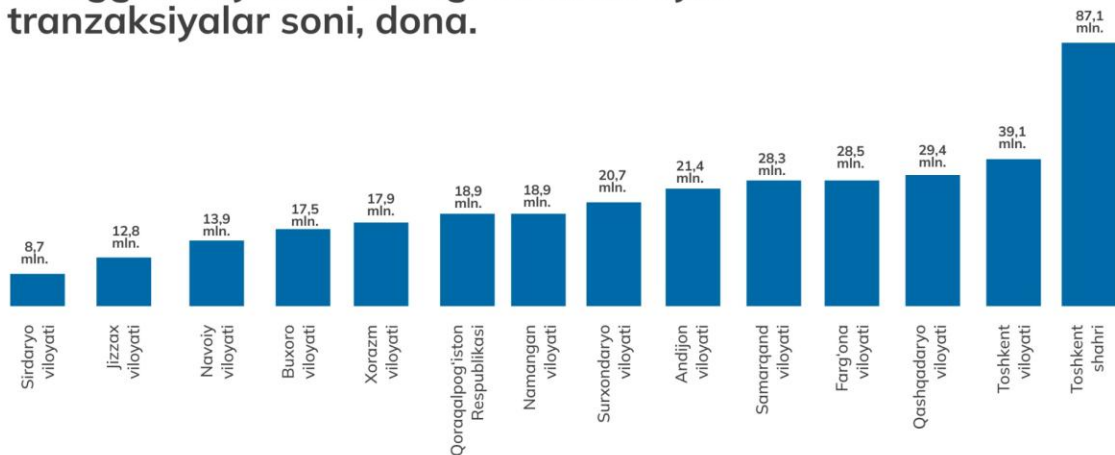
Bank kartalari bo'yicha o'rtacha oylik tranzaksiyalar summasi, trln. so'm.



Faol shaxsiy hisobvaraqlarga ega bo'lgan unikal sub'yektlar (JShSHIR) soni, dona.



So'nggi 12 oy davomidagi o'rtacha oylik tranzaksiyalar soni, dona.



Katta yoshli aholi (16+)ning har 1000 nafariga to'g'ri keladigan faol shaxsiy hisobvaraqlar soni, dona.

O'zbekiston bo'yicha o'rtacha hisobda katta yoshli aholi (16+)ning har 1 000 nafariga to'g'ri keladigan faol shaxsiy hisobvaraqlar soni 843 tani tashkil etadi

