

O'zbekiston Respublikasi Markaziy banki tomonidan ro'yxatga olindi

Registered by the Central Bank of the Republic of Uzbekistan

№ 64 "16" iyun 2023y

"TASDIQLANDI"

Aksiyadorlarning navbatdagi yillik
Umumiy Yig'ilishi bayoni

sana 26 may 2023 yil

"APPROVED"

by the Minutes of the ordinary Annual General
Meeting of Shareholders

dated May 26, 2023

O'zbekiston Respublikasi Markaziy banki
Raising birinchi o'rinbosari /

Central Bank of the Republic of Uzbekistan
First Deputy Chairman

Saydullayev Nodirbek Narzullayevich



Ibragimov Ikram Ibragimovich

Kuzatuv Kengashi Raisi /

Chairman of the Supervisory Board



CHET EL KAPITALI ISHTIROKIDAGI

"HAMKORBANK"

AKSIYADORLIK TIJORAT BANKI

USTAVI

(Yangi tahrir)

Andijon – 2023

CHARTER

OF THE JOINT STOCK COMMERCIAL BANK

WITH FOREIGN CAPITAL

"HAMKORBANK"

(New edition)

Andijan – 2023

I. UMUMIY QOIDALAR	I. GENERAL PROVISIONS
<p>1.1. Ushbu Ustav O'zbekiston Respublikasining Konstitutsiyasi, Fuqarolik kodeksi, "O'zbekiston Respublikasining Markaziy banki to'g'risida"gi, "Banklar va bank faoliyati to'g'risida"gi, "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi, "Bank siri to'g'risida"gi, "Valyutani tartibga solish to'g'risida"gi, "Qimmatli qog'ozlar bozori to'g'risida"gi qonunlari va amaldagi boshqa qonunlari, qonunosti me'yoriy-huquqiy hujjatlari (keyingi o'rinlarda "O'zbekiston Respublikasining qonun hujjatlari") asosida ishlab chiqilgan bo'lib, Chet el kapitali ishtirokidagi "Hamkorbank" aksiyadorlik tijorat banki (keyingi o'rinlarda "Bank")ning tashkil topishi va faoliyat yuritishi tartibini belgilab beradi.</p>	<p>1.1. This Charter, being worked out in accordance with the Constitution of the Republic of Uzbekistan, the Civil Code, the laws "On the Central Bank of the Republic of Uzbekistan," "On Banks and Banking Activities," "On the Protection of the Rights of Joint Stock Companies and Shareholders," "On Bank Secrecy," "On Currency Settlement," and "On Securities Market" and other laws in force, under the law regulatory legal acts (hereinafter referred to as "Legislative Documents of the Republic of Uzbekistan"), defines the procedure for organizing and carrying out the activities of Joint stock commercial bank with foreign capital "Hamkorbank" (hereinafter referred to as "Bank").</p>
<p>1.2. Bank 1991-yil 1-sentyabrda "Andijonbank" ATB nomi bilan o'z faoliyatini boshlagan. Aksiyadorlar umumiy yig'ilishining 2000-yil 13-maydagi qaroriga asosan bank nomi "Hamkorbank" aksiyadorlik tijorat banki nomiga o'zgartirilgan bo'lib, aksiyadorlik jamiyati shaklida cheklanmagan muddatga faoliyat yurita boshlagan, O'zbekiston Respublikasi Markaziy banki (keyingi o'rinlarda "Markaziy bank") tomonidan 2000-yil 29-iyulda 64-son bilan ro'yxatga olingan.</p>	<p>1.2. The bank started its activity on September 1, 1991 under the name of JSCB "Andijonbank". According to the decision of the General meeting of shareholders on May 13, 2000, the name of the bank was changed as the Joint stock commercial bank "Hamkorbank", and it began its activities indefinitely in the form of a joint stock company and was registered on July 29, 2000 under the number 64 by the Central Bank of the Republic of Uzbekistan (hereinafter referred to as the "Central Bank").</p>
<p>1.3. Bank o'z faoliyatida O'zbekiston Respublikasining qonun hujjatlariga va o'z Ustaviga amal qiladi, ularining bajarilishini ta'minlash maqsadida hamda o'z faoliyatiga oid masalalar yuzasidan ichki me'yoriy-huquqiy hujjatlarni qabul qiladi.</p>	<p>1.3. In its activities, the Bank complies with the legislation of the Republic of Uzbekistan and its Charter, accepts internal regulatory acts in order to ensure their implementation and on issues related to its activities.</p>
<p>1.4. Bank Ustavi qoidalari bank Aksiyadorlarining umumiy yig'ilishi, Kuzatuv kengashi va Boshqaruvi to'g'risidagi nizomlar asosida qabul qilingan bo'lib, agar banking mazkur ichki me'yoriy hujjatlari o'rtasida ziddiyatlar vujudga kelgan taqdirda, bank Ustavi qoidalari ustuvor hisoblanadi. Mazkur Ustav o'zbek va ingliz tillarida tuzilgan va tasdiqlangan. Ustav matnida tarjimalarda nomuvofiqlik yuzaga kelgan taqdirda, o'zbek tilidagi matn ustuvor hisoblanadi.</p>	<p>1.4. Provisions of the Bank's Charter are adopted on the basis of the regulations on the General meeting of shareholders of the bank, the Supervisory Board and the Management Board, in case of conflicts between these internal regulatory documents of the bank, the provisions of the Bank's Charter shall prevail. This Charter is drawn up and approved in the Uzbek and English languages. In case of inconsistency in the translation of the text of the Charter, the Uzbek text will prevail.</p>
<p>1.5. Bank yuridik shaxs hisoblanib, mustaqil balansda hisobga olingan o'z mol-mulkiga ega, o'z faoliyatini bank Ustaviga muvofiq xo'jalik hisobidan o'zini o'zi moliyalashtirish hamda qonunda belgilangan tartibda jalb qilingan</p>	<p>1.5. The Bank is a legal entity, has its own property, which is recorded on an independent balance sheet, carries out its activities on the basis of self-financing from an economic account in accordance with the Bank's Charter and raised</p>

<p>mablag'lar asosida amalga oshiradi. Bank o'z majburiyatlari yuzasidan o'ziga tegishli mol-mulk bilan javob beradi, o'z nomidan qonunda belgilangan tartibda mulkiy hamda shaxsiy nomulkiy huquqlarga ega bo'ladi, ularni amalga oshiradi, majburiyatlarga ega bo'ladi va ularni bajaradi, sudlarda da'vogar va javobgar bo'la oladi.</p>	<p>funds in accordance with the procedure established by law. The Bank is responsible for its obligations with its own property, has property and personal non-property rights on its own behalf in the manner prescribed by law, exercises them, has obligations and fulfills them, may be a plaintiff and defendant in court.</p>
<p>1.6. Bank o'z faoliyatini Markaziy bankning litsenziyasi asosida olib boradi. Bank faoliyatining muddati chegaralanmagan.</p>	<p>1.6. The bank operates on the basis of the license from the Central Bank. The duration of the bank's activity is not limited.</p>
<p>1.7. Bankni tashkil qilishdan maqsad, bank faoliyatini amalga oshirish, shuningdek foyda olish uchun O'zbekiston Respublikasi hududida va undan tashqarida bank faoliyatiga doir xizmatlar ko'rsatish, shu bilan birga ijtimoiy-iqtisodiy rivojlanish dasturlarini amalga oshirishga ko'maklashish maqsadida, O'zbekiston Respublikasida bozor munosabatlarini shakllantirish va chuqurlashtirish hamda barqaror moliya-kredit tizimini barpo qilish hisoblanadi.</p>	<p>1.7. The purpose of establishing the Bank is to provide banking services in the territory of the Republic of Uzbekistan and beyond for profit, and at the same time to facilitate the implementation of socio-economic development programs, to form and deepen market relations in the Republic of Uzbekistan and to create sustainable financial credit system.</p>
<p>1.8. Bankning to'liq nomi:</p> <ul style="list-style-type: none"> - o'zbek lotin tilida: Chet el kapitali ishtirokidagi "Hamkorbank" aksiyadorlik tijorat banki; - o'zbek kirill alifbosida: Чет эл капитали иштирокидаги «Hamkorbank» акциядорлик тижорат банки; - rus tilida: Акционерно коммерческий банк «Hamkorbank» с участием иностранного капитала; - ingliz tilida: Joint Stock Commercial Bank with Foreign Capital "Hamkorbank". <p>Bankning qisqartirilgan nomi:</p> <ul style="list-style-type: none"> - o'zbek lotin tilida: "Hamkorbank" ATB; - o'zbek kirill alifbosida: "Hamkorbank" АТБ; - rus tilida: АКБ "Hamkorbank"; - ingliz tilida: JSCB "Hamkorbank". 	<p>1.8. Full name of the Bank:</p> <ul style="list-style-type: none"> - in uzbek latin: Chet el kapitali ishtirokidagi "Hamkorbank" aksiyadorlik tijorat banki; - in uzbek cyrillic: Чет эл капитали иштирокидаги "Hamkorbank" акциядорлик тижорат банки; - in Russian: Акционерно коммерческий банк "Hamkorbank" с участием иностранного капитала; - in English: Joint Stock Commercial Bank with Foreign Capital "Hamkorbank". <p>Shortened name of the Bank:</p> <ul style="list-style-type: none"> - in uzbek latin: "Hamkorbank" ATB; - in uzbek cyrillic: "Hamkorbank" АТБ; - in Russian: АКБ "Hamkorbank"; - in English: JSCB "Hamkorbank".
<p>1.9. Bankning joylashgan yeri (pochta manzili): O'zbekiston Respublikasi, Andijon shahri, 170119, Bobur shoh ko'chasi-85 uy. Elektron pochta manzili: muloqot@hamkorbank.uz. Bank rasmiy veb-sayti: www.hamkorbank.uz.</p>	<p>1.9. The location of the Bank (postal address): Republic of Uzbekistan, Andijan city, 170119, Babur avenue, 85. Email address: muloqot@hamkorbank.uz. The official web-site of the Bank: www.hamkorbank.uz.</p>
<p>1.10. Bank o'z nomidan foydalanishda mutlaq huquqqa ega. Bank joylashgan yeri ko'rsatilgan hamda davlat tilida to'liq nomi yozilgan dumaloq muhrga, shtampga, blankalarga, o'z emblemasiga va boshqa vizual o'ziga xosligini belgilovchi vositalarga egadir.</p>	<p>1.10. The Bank has the exclusive right to use its name. The bank has a round stamp, note-head, the form, own emblem and other means of visual identification, with the indication of location of bank and full name in a state language.</p>
<p>1.11. Bank o'z majburiyatlari yuzasidan o'ziga tegishli</p>	<p>1.11. The Bank is liable for its obligations with all its</p>

<p>barcha mol-mulk bilan javobgar bo‘ladi.</p> <p>Aksiyadorlar bankning majburiyatlari yuzasidan javobgar bo‘lmaydi va uning faoliyati bilan bog‘liq zararlarning o‘rnini o‘zlariga tegishli aksiyalar qiymati doirasida qoplash tavakkalchiligini o‘z zimmasiga oladi. Aksiyalarning haqini to‘liq to‘lamagan aksiyadorlar bankning majburiyatlari yuzasidan o‘zlariga tegishli aksiyalar qiymatining to‘lanmagan qismi doirasida solidar javobgar bo‘ladi.</p> <p>Bank o‘z aksiyadorlarining majburiyatlari yuzasidan javobgar bo‘lmaydi. Davlat va uning organlari bankning majburiyatlari yuzasidan javobgar bo‘lmaydi, xuddi shuningdek bank ham davlat va uning organlari majburiyatlari yuzasidan javobgar bo‘lmaydi.</p>	<p>property</p> <p>Shareholders are not liable for the obligations of the bank and bear the risk of compensation for losses related to its activities within the value of their shares. Shareholders who have not paid the shares in full will be jointly liable for the obligations of the bank within the unpaid part of the value of their shares.</p> <p>The Bank is not liable for the obligations of its shareholders. The state and its bodies are not responsible for the obligations of the bank, and the bank is not responsible for the obligations of the state and its bodies.</p>
<p>1.12. Bank qonunchilikda belgilangan tartibda filiallar tashkil etishga, bank xizmatlari ofislari va vakolatxonalar, sho‘ba banklari ochishga haqli. Filial va bank xizmatlari ofislari bankning bank joylashgan yerdan tashqarida joylashgan hamda uning barcha vazifalarini yoki ularning bir qismini, shu jumladan vakolatxonaning vazifalarini amalga oshiradigan alohida bo‘linmasidir.</p> <p>Bankning filiali, bank xizmatlari ofisi va vakolatxonasi yuridik shaxs bo‘lmaydi. Ular bank Kuzatuv Kengashi (keyingi o‘rinlarda matnlarda – Kengash) tomonidan tasdiqlangan Nizom asosida ish yuritadi. Bankning filialga, bank xizmatlari ofisiga va vakolatxonaga berib qo‘yilgan mol-mulki bankning balansida hisobga olinadi.</p> <p>Bank o‘z filiali yoki bank xizmatlari ofisini ochganlik yoki tugatganlik to‘g‘risida Markaziy bankka qonunchilikda belgilangan tartibda xabarnoma yuboradi.</p> <p>Bank tomonidan O‘zbekiston Respublikasidan tashqarida, O‘zbekiston Respublikasi Markaziy banki ruxsati asosida, filiallar tashkil etishi, sho‘ba banklar va vakolatxonalar ochishi, agar O‘zbekiston Respublikasining xalqaro shartnomasida boshqacha qoida nazarda tutilmagan bo‘lsa, ular joylashgan yerdagi mamlakatning qonunchiligiga muvofiq amalga oshiriladi.</p>	<p>1.12. The Bank has the right to establish branches, and open banking services offices and representative offices, subsidiary banks in accordance with the order established by law. Branch and banking services offices are separate divisions of the bank located outside the bank's site and perform all or part of its functions, including representative functions.</p> <p>The Bank's branch, banking services office and representative office are not a legal entity. They operate on the basis of the Regulation approved by the Supervisory Board of the Bank (hereinafter referred to as the Supervisory Board). The assets of the bank given to the branch, banking services office and representative office are taken into account in the bank's balance sheet.</p> <p>The Bank sends a notification to the Central Bank about the opening or termination of its branch or banking services office in accordance with the law.</p> <p>The Bank shall establish branches, subsidiary banks and representative offices outside the Republic of Uzbekistan with the permission of the Central Bank of the Republic of Uzbekistan, unless otherwise provided by an international agreement of the Republic of Uzbekistan in accordance with the legislation of the country where they are placed.</p>
<p>1.13. Bank qonun hujjatlariga muvofiq aksiyadorlik jamiyati yoki mas’uliyati cheklangan jamiyat shaklidagi sho‘ba va qaram xo‘jalik jamiyatlariga ega bo‘lishi mumkin.</p>	<p>1.13. In accordance with legal documents, the bank may have subsidiaries and affiliates in the form of a joint stock company or a limited liability company.</p>
<p>1.14. Xalqaro Moliya Korporatsiyasi (bundan keyin</p>	<p>1.14. The International Finance Corporation</p>

<p>XMK deb nomlanadi) belgilangan tarzda bankning aksiyadorlari ro'yxatiga kiritildi. XMK bankning aksiyadoridir.</p>	<p>(hereinafter referred to as IFC) was duly included in the list of shareholders of the bank. IFC is a shareholder of the bank.</p>
<p>1.15. Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. (bundan keyin FMO deb nomlanadi), belgilangan tarzda bankning aksiyadorlari ro'yxatiga kiritildi. FMO bankning aksiyadoridir.</p>	<p>1.15. Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. (hereinafter referred to as FMO) was duly included in the list of shareholders of the bank. FMO is a shareholder of the bank.</p>
<p style="text-align: center;">II. BANK OPERATSIYALARI</p>	<p style="text-align: center;">II. BANK OPERATIONS</p>
<p>2.1. Bank o'z faoliyatida quyidagi operatsiyalarni amalga oshiradi:</p> <ul style="list-style-type: none"> - pul mablag'larini omonatlarga (depozitlarga) jalb etish; - to'lovlarni amalga oshirish, shu jumladan bank hisobvaraqlarini ochmasdan amalga oshirish; - jismoniy va yuridik shaxslarning bank hisobvaraqlarini, shu jumladan banklarning vakillik hisobvaraqlarini ochish hamda yuritish; - kreditlarni ularning qaytarilishi, foizlilik va muddatlilik sharti bilan o'z nomidan o'zining mablag'lari hamda jalb etilgan mablag'lar hisobidan berish; - chet el valyutasi bilan naqd va naqdsiz shakllardagi operatsiyalar; - jismoniy yoki yuridik shaxs bilan tuzilgan shartnoma bo'yicha mol-mulkni ishonchli boshqarish; - inkassasiya va kassa xizmatlarini ko'rsatish; - uchinchi shaxslar nomidan ularning majburiyatlari bajarilishini nazarda tutuvchi kafolatlar berish va boshqa majburiyatlarni qabul qilish; - uchinchi shaxslardan pul shaklidagi majburiyatlarning bajarilishini talab qilish huquqini olish (faktoring); - qimmatli qog'ozlarni chiqarish, xarid qilish, sotish, ularning hisobini yuritish va ularni saqlash, mijoz bilan tuzilgan shartnomaga binoan qimmatli qog'ozlarni boshqarish, ular bilan boshqa operatsiyalarni bajarish; - affinlangan qimmatbaho metallar sotib olish va sotish, shu jumladan metallarni mas'ul saqlash hisobvaraqlarini hamda metallarning egasizlantirilgan (jismoniy bo'lmagan) hisobvaraqlarini yuritish; - qimmatbaho metallardan yasalgan tangalarni sotib olish va sotish; - hosilaviy moliya vositalari (derivativlar) bilan operatsiyalarni amalga oshirish; - hujjatlarni yoki qimmatliklarni saqlash uchun 	<p>2.1. The Bank carries out the following operations in its activities:</p> <ul style="list-style-type: none"> - attracting funds for savings (deposits); - making payments, including without opening bank accounts; - opening and maintaining bank accounts of individuals and legal entities, including correspondent accounts of the banks - issuing loans on its own behalf and at the expense of borrowed funds with the condition of their repayment, interest rate and term; - cash and non-cash transactions with foreign currency; - trust management of property under an agreement concluded with an individual or legal entity; - provision of collection and cashier services; - issuing guarantees and accepting other obligations on behalf of third parties implying the fulfilment of their obligations; - obtaining the right to demand the third parties to fulfill monetary obligations (factoring); - issuance, purchase and sale of securities, keeping their accounts and storage, management of securities in accordance with the agreement with the client, other operations with them; - purchase and sale of refined precious metals, including maintenance of accounts for responsible storage of metals and accounts for amortized metals (non-physical) accounts; - purchase and sale of coins made of precious metals; - performing transactions with derivative financial instruments (derivatives); - rental of special buildings or safes for the storage of documents or valuables; - leasing; - issuing loans in the forms prescribed by law; - providing consulting services connected with financial transactions;

<p>maxsus binolarni yoki ularning ichidagi seyflarni ijaraga berish;</p> <ul style="list-style-type: none"> - lizing berish; - qonun hujjatlarida nazarda tutilgan shakllarda qarzlarni berish; - moliyaviy operatsiyalar bilan bog'liq maslahat xizmatlari ko'rsatish; - aktivlar majmuini (portfelini) boshqarish; - elektron pullarni chiqarish, ulardan foydalanish va to'lash; - bank kartalarini berish va to'lovlarga ishlov berish, bank kartalariga boshqa tashkilotlar, jumladan boshqa moliya institutlari bilan birgalikda xizmat ko'rsatish. <p>Bank banklar va bank faoliyati to'g'risidagi qonun hujjatlariga muvofiq boshqa moliyaviy operatsiyalarni ham amalga oshiradi.</p> <p>Bank bank faoliyatini amalga oshirish huquqini beruvchi lisenziyada ko'rsatilmagan moliyaviy operatsiyalarni amalga oshirishga haqli emas.</p>	<ul style="list-style-type: none"> - management of a set of assets (portfolio); - issuance, use and payment of electronic money; - issuance and processing of bank cards, maintenance of bank cards in cooperation with other organizations, including other financial institutions <p>The Bank also carries out other financial operations in accordance with the legislation on banks and banking activities.</p> <p>The Bank is not entitled to perform financial operations not specified in the license granting the right to perform banking activities.</p>
<p>2.2. Bank bevosita ishlab chiqarish, savdo, sug'urta faoliyati hamda banklar va bank faoliyati to'g'risidagi qonun hujjatlarida nazarda tutilgan moliyaviy operatsiyalarni amalga oshirish bilan bog'liq bo'lmagan boshqa faoliyat bilan shug'ullanishga haqli emas, qonun hujjatlarida nazarda tutilgan hollar undan mustasno.</p>	<p>2.2. The Bank does not have the right to directly engage in production, trade, insurance and other activities not related to the implementation of financial transactions stipulated by the legislation on banks and banking activities, unless otherwise established by law.</p>
<p>2.3. Bank operatsiyalarini amalga oshirish va pul mablag'larini saqlash uchun Markaziy bankda va boshqa vakil banklarda vakillik hisobvarag'i ochadi.</p>	<p>2.3. The Bank opens correspondent accounts in the Central Bank and other representative banks for banking operations and keeping funds.</p>
<p>2.4. Bank o'z faoliyatida jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish to'g'risidagi qonun hujjatlari talablariga rioya etishi shart.</p>	<p>2.4. In the course of its activities, the Bank must comply with the requirements of legislation on the legalization of proceeds derived from criminal activities, the financing of terrorism and the proliferation of weapons of mass destruction.</p>
<p>2.5. Bank quyidagi faoliyat turlari bilan ham shug'ullanishga haqli:</p> <ul style="list-style-type: none"> - bank kartalari asosida naqd pulsiz hisob-kitoblar tizimlarida foydalaniladigan ixtisoslashtirilgan uskunani va unga doir dasturiy ta'minotni sotish yoki ijaraga berishga; - o'z aktivlarini sotishga; - chek daftarchalarini chiqarish, realizasiya qilish va tarqatishga; - sug'urta tashkilotlari bo'lgan O'zbekiston Respublikasi rezidentlari nomidan sug'urta shartnomasi tuzilishini tashkil etish bo'yicha 	<p>2.5. The Bank also has the right to engage in the following activities:</p> <ul style="list-style-type: none"> - sale or lend-lease of special equipment and related software used in cashless settlements systems based on bank cards; - sale of own assets; - issuing, realizing and distribution of checkbooks; - carrying out activities to establish the structure of insurance agreements on behalf of the residents of the Republic of Uzbekistan, who are insurance companies;

<p>faoliyatni amalga oshirishga;</p> <ul style="list-style-type: none"> - bank o'zi muassis bo'lgan yuridik shaxslarga o'z mol-mulkini mulkiy ijara (arenda) shartnomasiga muvofiq ijaraga berishga. <p>Bank qonunchilikda belgilangan tartibda islomiy moliya institutlaridan pul mablag'larini jalb etishi mumkin.</p>	<ul style="list-style-type: none"> - lend leasing of property under a property lease agreement to legal entities which it is the founder in accordance with the lease agreement. The bank may attract funds from islamic financial institutions in accordance with the procedure established by law.
<p>2.6. Bankka yuridik shaxslarni tashkil etish va (yoki) yuridik shaxslarning ustav fondlaridagi (ustav kapitalidagi) ulushlarni yoki aksiyalarni olish taqiqlanadi, bundan quyidagilar mustasno:</p> <ul style="list-style-type: none"> - kredit, sug'urta va lizing operatsiyalarini professional asosda amalga oshiruvchi yuridik shaxslar; - moliya bozori infratuzilmasining bir qismi bo'lgan yoki banklarga axborot va maslahat xizmatlarini ko'rsatuvchi yuridik shaxslar; - qimmatli qog'ozlar bozorida professional faoliyatni amalga oshiruvchi yuridik shaxslar; - bankning kafolati ostida qimmatli qog'ozlarni chiqarish va joylashtirish maqsadida mazkur bankning xorijda tashkil etiladigan sho'ba tashkilotlari; - faqat inkassasiya faoliyati bilan shug'ullanuvchi yuridik shaxslar; - bank operatsiyalari bo'yicha hisob-kitoblar, shu jumladan bank kartalari bilan operatsiyalarga doir hisob-kitoblar ishtirokchilari o'rtasida o'zaro bog'liqligini ta'minlash bo'yicha xizmatlar ko'rsatuvchi yuridik shaxslar; - fond va valyuta birjalari; - kredit byurolari; - qimmatli qog'ozlarning ikkilamchi bozoriga joylashtirilgan aksiyalarning yigirma foizidan ortiq bo'lmagan miqdorda fond birjasi listingiga kiritilgan aksiyadorlik jamiyatlari. <p>Bank tomonidan bir yuridik shaxsning ustav fondidagi (ustav kapitalidagi) ulushlarini yoki aksiyalarini olish bankning birinchi darajali regulyativ kapitalining o'n besh foizidan oshmasligi kerak. Ushbu cheklov bank tomonidan mazkur yuridik shaxslarning ustav fondidagi (ustav kapitalidagi) ulushlariga yoki aksiyalariga egalik qilishga, shu jumladan mazkur yuridik shaxslarning tashkil etilishi hollariga nisbatan ham tatbiq etiladi. Bank tomonidan qimmatli qog'ozlar bilan bitimlarni amalga oshirish, yuridik shaxslarning ustav fondidagi (ustav kapitalidagi) ulushlarini yoki aksiyalarini sotib olish yig'indisi bankning</p>	<p>2.6. The bank is prohibited from creating legal entities and (or) acquiring participatory interests or shares in the charter funds (charter capital) of legal entities, with the exception of:</p> <ul style="list-style-type: none"> - legal entities carrying out credit, insurance and leasing operations on a professional basis; - legal entities that are part of the financial market infrastructure or providing information and consultancy services to banks; - legal entities which carry out professional activities in the securities market; - subsidiaries of the bank established abroad for the purpose of issuing and placing securities under the guarantee of the bank; - legal entities engaged solely in collection activity; - legal entities providing services to ensure the interconnection of settlements for banking operations, including settlements on transactions with bank cards; - stock and currency exchanges; - credit bureaus; - joint stock companies listed on the stock exchange in the amount of not more than twenty percent of the shares placed on the secondary securities market. <p>Acquisition of participatory interests or shares in the charter fund (charter capital) of one legal entity by the bank shall not exceed fifteen percent of the bank's first tier regulatory capital. This restriction also applies to the ownership of participatory interests or shares in the charter capital of these legal entities by the bank, including the cases when these legal entities are incorporated.</p> <p>Undertaking securities transactions by the bank, acquisition of participatory interests or shares of legal entities in the charter capital in the aggregate should not exceed fifty percent of the bank's first tier regulatory capital.</p> <p>If the bank's ownership of participatory interests or shares in the charter fund (charter capital) of</p>

<p>birinchi darajali regulyativ kapitalining ellik foizidan oshmasligi kerak.</p> <p>Agar bank tomonidan yuridik shaxslar ustav fondidagi (ustav kapitalidagi) ulushlariga yoki aksiyalariga egalik qilish qonunchilikda belgilangan miqdordan ortiq bo'lsa, ushbu ortgan qismni bank bir yil ichida sotishi shart.</p> <p>Bankka bank ustav kapitalining bir yoki undan ortiq foiziga egalik qiluvchi yuridik shaxsning ustav fondida (ustav kapitalida) ishtirok etish taqiqlanadi.</p> <p>Yuqoridagi talablar bank tomonidan boshqa bankning aksiyalarini yoki o'zga bank saqlovchisi bo'lgan boshqa qimmatli qog'ozlarni yoxud o'zga bankka tegishli yuridik shaxslar ustav fondidagi (ustav kapitalidagi) ulushlarni yoki aksiyalarni ular tomonidan qo'shib yuborish yoki qo'shib olish shaklida qayta tashkil etish amalga oshirilayotganda olish hollariga nisbatan tatbiq etilmaydi.</p>	<p>legal entities exceeds the amount established by the law, the bank is obliged to sell the increased part within one year.</p> <p>The bank is restricted from participating in the charter fund (charter capital) of a legal entity that owns one or more percent of the charter fund (charter capital) of the bank.</p> <p>The above mentioned requirements do not apply to the acquisition by a bank of shares of another bank or other securities belonging to another bank, or participatory interests or shares in the charter fund (charter capital) of legal entities owned by another bank, when they are reorganised by way of a merger or acquisition.</p>
<p>III. BANKNING HUQUQI VA MAJBURIYATLARI</p>	<p>III. RIGHTS AND OBLIGATIONS OF THE BANK</p>
<p>3.1. Bank bank operatsiyalarini amalga oshirishga doir qarorlar qabul qilishda mustaqildir.</p>	<p>3.1. The Bank is independent in making decisions regarding the implementation of banking operations.</p>
<p>3.2. Bank quyidagi huquqlarga ega:</p> <ul style="list-style-type: none"> - qonunda nazarda tutilgan hollardan tashqari, bank operatsiyalari bo'yicha foiz stavkalari va vositachilik haqi, xizmatlar uchun komissiya to'lovlari miqdorini mustaqil belgilash va olish; - Markaziy bankning Hisob-kitob markazi va boshqa vakolatli rezident banklarda vakillik hisobvaraqlarini ochish va hisob-kitoblarni amalga oshirish; - barcha soliq va majburiy to'lovlarni to'lagandan keyin bank ixtiyorida qolgan sof foyda hisobidan zaxira va boshqa fondlarni tashkil qilish; - shartnoma asosida boshqa banklardan depozit va kredit shaklida mablag'larni jalb qilish va joylashtirish; - mijozlardan majburiyatlarning bajarilishini ta'minlashni qonun va shartnomaga asosan belgilangan tartibda talab qilish; - kreditlanayotgan korxonalar va tashkilotlardan hisobotlar, balanslar va ularning to'lov qobiliyatini, shuningdek berilayotgan va berilgan kreditlar ta'minlanganligini tasdiqlovchi hujjatlarni olish; - to'lov majburiyatlarini bajarmaganligi sababli qonunchilikda belgilangan holatlarda korxonalar va 	<p>3.2. Bank has the following rights:</p> <ul style="list-style-type: none"> - independently set and receive interest rates and fees for banking operations, the amount of fees for services, except in cases stipulated by law; - opening representative accounts and making settlements in the Settlement Center of the Central Bank and other authorized resident banks; - creation of reserves and other funds from the bank's net profit after all taxes and mandatory payments; - attraction and placement funds from other banks in the form of deposits and loans on a contractual basis; - demand from customers to ensure fulfillment of obligations in accordance with the procedure established by law and contract; - receipt of reports, balances and documents confirming their solvency, as well as security of loans issued by credit enterprises and organizations; - applying to the court with a statement declaring enterprises and organizations bankrupt in cases established by law in connection with non-

<p>tashkilotlarni bankrot deb e'tirof etish bo'yicha sudga murojaat qilish;</p> <ul style="list-style-type: none"> - qonunchilikda belgilangan tartibda O'zbekiston Respublikasi hududida filiallar va vakolatxonalar tashkil qilish, shuningdek, Markaziy Bank ruxsati bilan xorijda sho'ba banklar, filiallar va vakolatxonalar ochish; - bank faoliyatini muvofiqlashtirish, manfaatlarni himoya qilish uchun uyushmalar, assotsiatsiyalar va boshqa birlashmalarda ishtirok etish hamda qo'shma dasturlarni amalga oshirish; - bank xodimlarining mehnatiga haq to'lash miqdori, shakli, tizimi va tartibini mustaqil belgilash; - o'zining moliyaviy xo'jalik faoliyatini amalga oshirish uchun litsenziya va ustavda ko'zda tutilgan boshqa operatsiya va harakatlarni amalga oshirish. 	<p>fulfillment of payment obligations;</p> <ul style="list-style-type: none"> - establishment of branches, banking services offices and representative offices in the territory of the Republic of Uzbekistan in accordance with the procedure established by law, as well as the opening of subsidiary banks, branches and representative offices abroad with the permission of the Central Bank; - coordination of banking activities, participation in unions, associations and other incorporations to protect interests and implement joint programs; - independent determination of the size, form, system and procedure of remuneration of bank employees; - performing other operations and actions provided for by the license and charter for the implementation of its financial economic activities.
<p>3.3. Bank quyidagi majburiyatlarni o'z zimmasiga oladi:</p> <ul style="list-style-type: none"> - pul mablag'lari zaxirasini tashkil qilish bo'yicha Markaziy bank talablarini bajaradi va o'rnatilgan iqtisodiy me'yorlarga rioya qiladi; - Markaziy bank tomonidan o'rnatilgan miqdor va tartibda bank aktivlari bo'yicha ehtimoliy yo'qotishlar bo'yicha zararni qoplash zaxirasini tashkil qiladi; - Markaziy bankning topshirig'iga binoan O'zbekiston Respublikasi davlat byudjetining g'azna ijrosi bo'yicha operatsiyalarni bajaradi; - berilayotgan kreditlar ta'minoti bo'yicha garovning yetarliligini (shu jumladan, mulk ko'rinishidagi garovni), shuningdek beriladigan kafolatlar, ishonchnomalar va majburiyatnomalarni hisobga oluvchi ichki me'yoriy tartibni belgilaydi; - o'z faoliyatiga taalluqli bo'lgan axborotlarni O'zbekiston Respublikasi qonunchiligi va Markaziy Bank tomonidan o'rnatilgan tartibda oshkor qiladi; - bankda ichki audit xizmati bo'lishini ta'minlaydi; - o'z mijozlari hamda vakil banklarning omonatlari, hisobvaraqlari operatsiyalari bo'yicha qonunchilikda belgilangan tartibda maxfiylikni ta'minlaydi; - amaldagi qonunchilikda ko'zda tutilgan boshqa majburiyatlarni o'z zimmasiga oladi. <p>Bank o'zining aksiyadorlarining huquqlarini amalga oshirish choralari ko'radi.</p>	<p>3.3. The bank assumes the following obligations:</p> <ul style="list-style-type: none"> - complies with the requirements of the Central Bank for the organization of monetary reserves and adhere to the established economic standards; - creates a reserve for possible losses on bank assets in the amount and according to the procedure established by the Central Bank; - performs operations on treasury execution of the state budget of the Republic of Uzbekistan according to the order of the Central Bank; - determines the adequacy of collateral for the provision of loans (including collateral in the form of property), as well as internal rules that take into account guarantees, powers of attorney and obligations; - discloses information on its activities in accordance with the procedure established by the legislation of the Republic of Uzbekistan and the Central Bank; - ensures that the bank has an internal audit service; - ensures the confidentiality of deposits and accounts of its clients and representative banks in accordance with the procedure established by law; - assumes other obligations provided for by the current legislation. <p>The Bank takes measures to exercise the rights of its shareholders.</p>
<p>IV. BANK USTAV KAPITALI VA O'Z</p>	<p>IV. CHARTER CAPITAL OF THE BANK</p>

MABLAG'LARI	AND OWN FUNDS
4.1. Bankning ustav kapitali aksiyadorlar olgan bank aksiyalarining nominal qiymatidan tashkil topadi va O'zbekiston Respublikasining milliy valyutasida ifodalanadi.	4.1. The charter capital of the bank consists of the nominal value of the bank's shares received by shareholders and is expressed in the national currency of the Republic of Uzbekistan
4.2. Bankning ustav kapitali bank mol-mulking bank kreditorlari manfaatlarini kafolatlaydigan eng kam miqdorini belgilaydi.	4.2. The charter capital of the bank determines the minimum amount of the bank's property, guaranteeing the interests of the bank's creditors.
4.3. Bankning ustav kapitali miqdori bank tomonidan 21 554 966 000 (yigirma bir milliard besh yuz ellik to'rt million to'qqiz yuz oltmish olti ming) dona joylashtirilgan har bir aksiyaning nominal qiymati 5 (besh) so'm bo'lgan bank aksiyalaridan iborat bo'lib, 107 774 830 000 (bir yuz yetti milliard yetti yuz yetmish to'rt million sakkiz yuz o'ttiz ming) so'mni tashkil qiladi.	4.3. The charter capital of the bank consists of 21 554 966 000 (twenty-one billion five hundred fifty-four million nine hundred sixty-six thousand) shares of the bank with a nominal value of 5 (five) soums per share, thereby amounting to 107 774 830 000 (one hundred seven billion seven hundred seventy-four million eight hundred thirty thousand) soums.
4.4. Bank aksiyalarini joylashtirishda va bank aksiyalarini sotib olishda ular uchun to'lovlar faqat pul mablag'lari shaklida amalga oshiriladi. <u>Bankning ustav kapitalini shakllantirish uchun kreditga, garovga olingan mablag'lardan, shuningdek majburiyat yuklatilgan boshqa mablag'lardan foydalanish mumkin emas.</u> Tizimli moliyaviy inqiroz holatida bank aksiyalari davlat qimmatli qog'ozlari hisobidan O'zbekiston Respublikasi Moliya vazirligi tomonidan sotib olinishi mumkin.	4.4. When placing shares of the bank and acquiring shares of the bank, payment for them is made only in cash forms. <u>Loans, mortgages, as well as other mandatory funds cannot be used to form the charter capital of the bank.</u> In the event of a systemic financial crisis, bank shares can be acquired by the Ministry of Finance of the Republic of Uzbekistan at the expense of state securities.
4.5. Bank boshqa banklarning aksiyalarini bevosita yoki bilvosita olishi mumkin. Boshqa bankning aksiyalarini bevosita yoki bilvosita olishdan oldin Markaziy bankning dastlabki ruxsatnomasi olinishi shart. Boshqa bankning ustav kapitalidagi ulushni ko'paytirish uchun Markaziy bankning takroriy dastlabki ruxsatnomasi olinishi shart.	4.5. The bank has right to directly or indirectly acquire shares of other banks. Obtaining prior permission from the Central Bank is mandatory for direct or indirect receipt of shares of other banks. In order to increase the share in the charter capital of another bank, it is necessary to obtain a repeated initial permission of the Central Bank.
4.6. Bankning ustav kapitali qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirilishi mumkin.	4.6. The charter capital of the Bank can be increased by offering additional shares.
4.7. Qo'shimcha aksiyalar faqat bank ustavida belgilangan, e'lon qilingan aksiyalarning soni doirasida bank tomonidan joylashtirilishi mumkin.	4.7. Additional shares can be placed by the bank only within the number of announced shares specified in the Bank's charter.
4.8. Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish to'g'risidagi va bank Ustaviga tegishli o'zgartishlar kiritish haqidagi qarorlar Aksiyadorlarning umumiy yig'ilishi tomonidan yoki agar Aksiyadorlarning umumiy yig'ilishining qaroriga muvofiq bank Kengashiga bunday qarorlar qabul qilish vakolati berilgan bo'lsa bank Kengashi tomonidan qabul	4.8. Decisions on increasing the charter capital of the bank by placing additional shares and amending the Bank's Charter are adopted by the General Meeting of Shareholders or the Supervisory Board if the General Meeting of Shareholders authorizes the Supervisory Board to make such decision.

	qilinadi.	
4.9.	Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish to'g'risidagi qarorda joylashtiriladigan qo'shimcha oddiy aksiyalarning va imtiyozli aksiyalarning soni, ularni joylashtirish muddatlari va shartlari belgilangan bo'lishi kerak.	4.9. The number of additional ordinary and preferred shares to be placed, the terms and conditions of their placement should be specified in the decision to increase the charter capital of the bank by placing additional shares.
4.10.	Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish joylashtirilgan qo'shimcha aksiyalarning nominal qiymati miqdorida ro'yxatdan o'tkaziladi. Bunda bank ustavida ko'rsatilgan e'lon qilingan muayyan turdagi aksiyalarning soni ushbu turdagi joylashtirilgan qo'shimcha aksiyalarning soniga qisqartiriladi.	4.10. The increase in the charter capital of the bank by offering additional shares is reflected in the nominal value of the additional shares placed. In this case, the number of announced shares of a certain type indicated in the bank's charter is reduced to the number of additional shares of this type.
4.11.	Bank Kengashi tomonidan qabul qilingan qo'shimcha aksiyalarni chiqarish to'g'risidagi qaror bankning ustav kapitalini ko'paytirish to'g'risidagi qarordir.	4.11. The decision that is adopted by the Supervisory Board to issue additional shares is a decision to increase the charter capital of the bank.
4.12.	Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish jalb qilingan investitsiyalar, bankning o'z kapitali va hisoblangan dividendlar hisobidan qonun hujjatlarida belgilangan tartibda amalga oshirilishi mumkin.	4.12. Increase in the bank's charter capital by placing additional shares can be carried out at the expense of attracted investments, the bank's equity capital and accrued dividends in the manner prescribed by law.
4.13.	Bankning ustav kapitalini uning o'z kapitali hisobidan qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirishda bu aksiyalar barcha aksiyadorlar o'rtasida taqsimlanadi. Bunda har bir aksiyadorga qaysi turdagi aksiyalar tegishli bo'lsa, ayni o'sha turdagi aksiyalar unga tegishli aksiyalar soniga mutanosib ravishda taqsimlanadi. Bankning ustav kapitali ko'paytirilishi natijasida ko'paytirish summasining bitta aksiyaning nominal qiymatiga muvofiqligi ta'minlanmaydigan bo'lsa, bankning ustav kapitalini ko'paytirishga yo'l qo'yilmaydi.	4.13. When the charter capital of the bank is increased by placing additional shares at its own expense, these shares are distributed to all shareholders. In this case, shares of the same type owned by each shareholder are distributed in proportion to the number of shares owned by them. If, as a result of the increase of the charter capital of the bank, the compliance of the increased amount with the nominal value of one share is not ensured, the increase of the charter capital of the bank is not allowed.
4.14.	Bankning ustav kapitali aksiyalarning nominal qiymatini kamaytirish yoki aksiyalarning umumiy sonini qisqartirish yo'li bilan, shu jumladan aksiyalarning bir qismini keyinchalik bekor qilgan holda bank tomonidan aksiyalarni olish yo'li bilan kamaytirilishi mumkin.	4.14. The charter capital of the bank can be reduced by reducing the nominal value of shares or by reducing the total number of shares, including by acquiring shares by the bank with the subsequent cancellation of a part of the shares.
4.15.	Bank ustav kapitalini kamaytirishga, agar buning natijasida uning miqdori bank ustav kapitalining bank ustavidagi tegishli o'zgartishlarni davlat ro'yxatidan o'tkazish sanasida aniqlanadigan, qonun hujjatlarida belgilangan eng kam miqdoridan kamayib ketsa, haqli emas.	4.15. The Bank does not have the right to reduce the charter capital if, as a result, its size is less than the minimum amount established by law as of the date of state registration of the corresponding changes in the bank's charter.
4.16.	Bankning ustav kapitalini kamaytirish to'g'risidagi	4.16. Decisions on reducing the charter capital of the

<p>va bank ustaviga tegishli o'zgartishlar kiritish haqidagi qarorlar aksiyadorlarning umumiy yig'ilishi tomonidan qabul qilinadi.</p> <p>Bankning ustav kapitalini kamaytirish to'g'risida qaror qabul qilinayotganda aksiyadorlarning umumiy yig'ilishi ustav kapitalini kamaytirish sabablarini ko'rsatadi va uni kamaytirish tartibini belgilaydi.</p>	<p>bank and amending the charter of the bank are made by the general meeting of shareholders.</p> <p>When deciding to reduce the charter capital of the bank, the general meeting of shareholders should indicate the reasons for the decrease in the charter capital and determine the procedure for its reduction.</p>
<p>4.17. Bank o'z aksiyalarini sotib olish uchun Markaziy bankning dastlabki ruxsatnomasini olishi shart. Bank tomonidan sotib olinadigan o'z aksiyalarining summasi bank ustav kapitalining o'n foizidan oshmasligi lozim.</p>	<p>4.17. The Bank must obtain the initial authorization of the Central Bank to purchase its shares. The number of own shares purchased by the bank should not exceed ten percent of the charter capital of the bank.</p>
<p>4.18. Bank ustav kapitalini kamaytirish to'g'risida qaror qabul qilingan sanadan e'tiboran o'ttiz kundan kechiktirmay o'z kreditorlarini bu haqda yozma shaklda xabardor qiladi. Kreditorlar bankning ustav kapitalini kamaytirish to'g'risida o'zlariga bildirish yuborilgan sanadan e'tiboran o'ttiz kundan kechiktirmay bankdan o'z majburiyatlarini muddatidan oldin bajarishini va ustav kapitali kamaytirilishi bilan bog'liq zararlarning o'rnini qoplashini talab qilishga haqli.</p>	<p>4.18. The Bank must notify its creditors in writing not later than thirty days before the date of the decision to reduce the charter capital. Creditors have the right to demand from the bank not later than thirty days before the date of notification of the decrease in the charter capital of the bank to fulfill its obligations ahead of schedule and compensate for losses related to the decrease in charter capital.</p>
<p>4.19. Bankning o'z mablag'lari ustav kapitalidan, aksiyadorlarning umumiy yig'ilish qarori bilan foydadan tashkil topadigan zaxira fondidan, taqsimlanmagan foyda va boshqa fondlardan iborat.</p>	<p>4.19. The Bank's own funds consist of charter capital, a reserve fund consisting of profit by decision of the general meeting of shareholders, retained earnings and other funds.</p>
<p>4.20. Bank sof foydasidan majburiy ajratmalar hisobiga ustav kapitalining 15 foizidan kam bo'lmagan miqdorda bank zaxira fondini tashkil qiladi. Har yilgi ajratmalar, yuqorida ko'rsatilgan 15 foiz miqdoriga yetgunga qadar sof foydaning 5 foizidan kam bo'lmasligi kerak. Boshqa mablag'lar mavjud bo'lmagan taqdirda, bankning zaxira fondi bankning zararlari o'rnini qoplash, bankning korporativ obligatsiyalarini muomaladan chiqarish, imtiyozli aksiyalar bo'yicha dividendlar to'lash va bankning aksiyalarini qaytarib sotib olish uchun mo'ljallanadi. Bankning zaxira fondidan boshqa maqsadlar uchun foydalanish mumkin emas.</p>	<p>4.20. The bank forms the bank's reserve fund in the amount of at least 15 percent of the charter capital due to mandatory deductions from net profit. Annual deductions must be at least 5 percent of net profit until the amount exceeds 15 percent. In the absence of other funds, the bank's reserve fund is designed to cover the bank's losses, issue corporate bonds of the bank, pay dividends on preferred shares and buy back bank shares. Bank reserve fund cannot be used for other purposes.</p>
<p>4.21. Aksiyadorlarning umumiy yig'ilishi tomonidan O'zbekiston Respublikasining amaldagi qonunchiligiga mos ravishda boshqa fondlar tuzish va ularga bank foydasidan ajratmalar belgilash/ajratish to'g'risida qaror qabul qilinishi mumkin.</p>	<p>4.21. The general meeting of shareholders may decide on the establishment of other funds and the distribution/allocation of funds from the bank's profit to them in accordance with the current legislation of the Republic of Uzbekistan.</p>
<p>4.22. Bank fondlaridan foydalanish bank Kengashining qarori bilan amalga oshiriladi. Bank fondlaridan foydalanish to'g'risidagi bank Kengashi qarorida,</p>	<p>4.22. The use of bank's funds is carried out by the decision of the Supervisory Board. The decision of the Supervisory Board on the use of bank</p>

<p>fond mablag'larini qaysi davr ichida sarflash, fond mablag'lari miqdori, shu bilan birga fond mablag'laridan foydalanishning boshqa shartlari ko'rsatib beriladi.</p>	<p>funds specifies the period during which funds will be spent, the amount of funds, as well as other conditions for the use of fund means.</p>
<p>4.23. Fondlardan foydalanish bank Kengashining qarori bilan belgilab berilgan miqdor va aniq maqsadlar doirasida bank Boshqaruvi tomonidan amalga oshiriladi.</p>	<p>4.23. The use of funds is carried out by the Bank's Management Board within the limits of the amount and specific purposes determined by the Bank's Supervisory Board decision.</p>
<p style="text-align: center;">V. BANK AKSIYALARI</p>	<p style="text-align: center;">V. SHARES OF THE BANK</p>
<p>5.1. Bankning barcha aksiyalari egasining nomi yozilgan emissiyaviy qimmatli qog'oz hisoblanadi. Bank oddiy aksiyalarni joylashtirishi shart, shuningdek imtiyozli aksiyalarni joylashtirishga haqli. Joylashtirilgan imtiyozli aksiyalarning nominal qiymati bank ustav kapitalining 25 (yigirma besh) foizidan oshmasligi kerak.</p>	<p>5.1. All shares of the bank are registered securities of the owner. The bank is obliged to place ordinary shares, as well as the right to place preferred shares. The nominal value of the placed preferred shares should not exceed 25 (twenty five) percent of the charter capital of the bank.</p>
<p>5.2. Bankning joylashtirilgan aksiyalarining soni 21 554 966 000 (yigirma bir milliard besh yuz ellik to'rt million to'qqiz yuz oltmish olti ming) dona bo'lib, shundan:</p> <ul style="list-style-type: none"> - egasining nomi yozilgan, oddiy, hujjatsiz aksiyalar soni 20 881 541 000 (yigirma milliard sakkiz yuz sakson bir million besh yuz qirq bir ming) dona; - egasining nomi yozilgan, imtiyozli, hujjatsiz aksiyalar soni 673 425 000 (olti yuz yetmish uch million to'rt yuz yigirma besh ming) dona. 	<p>5.2. The number of outstanding shares of the Bank is 21 554 966 000 (twenty-one billion five hundred fifty-four million nine hundred sixty-six thousand), of which:</p> <ul style="list-style-type: none"> - the number of registered ordinary non-documentary shares of the owner is 20 881 541 000 (twenty billion eight hundred eighty-one million five hundred forty-one thousand) units; - number of registered, preferred, undocumented shares of the owner 673 425 000 (six hundred and seventy-three million four hundred and twenty-five thousand) units.
<p>5.3. Bank bitta aksiyasining nominal qiymati 5 (besh) so'm.</p>	<p>5.3. The nominal value of one share of the bank is 5 (five) soums.</p>
<p>5.4. Bankning ustav kapitalini oshirish maqsadida e'lon qilingan aksiyalar miqdori har birining nominal qiymati 5 (besh) so'm bo'lgan 43 109 932 000 (qirq uch milliard bir yuz to'qqiz million to'qqiz yuz o'ttiz ikki ming) dona hujjatsiz, egasining nomi yozilgan aksiyalarni tashkil kilib, shundan:</p> <ul style="list-style-type: none"> - egasining nomi yozilgan, oddiy hujjatsiz aksiyalar soni 41 763 082 000 (qirq bir milliard yetti yuz oltmish uch million sakson ikki ming) dona; - egasining nomi yozilgan imtiyozli, hujjatsiz aksiyalar soni 1 346 850 000 (bir milliard uch yuz qirq olti million sakkiz yuz ellik ming) dona. 	<p>5.4. In order to increase the charter capital of the bank, the number of shares announced is 43 109 932 000 (forty-three billion, one hundred and nine million, nine hundred and thirty-two thousand) undocumented shares with the nominal value of 5 (five) soums each, of which:</p> <ul style="list-style-type: none"> - the number of ordinary undocumented shares with the name of the owner is 41 763 082 000 (forty one billion, seven hundred and sixty three million, eighty two thousand) units; - the number of preferred undocumented shares with the name of the owner is 1 346 850 000 (one billion, three hundred and forty-six million, eight hundred and fifty thousand) units.
<p>5.5. Bank o'zi chiqarayotgan aksiyalarga ularni ommaviy joylashtirish yo'li bilan qonun hujjatlari talablarini hisobga olgan holda ochiq obuna o'tkazishga haqli. Aksiyalarning ochiq obunasi faqat tashkil etilgan</p>	<p>5.5. The Bank has the right to openly subscribe to its issued shares by means of their public placement, taking into account the legal requirements. Open subscriptions to shares are made only in</p>

<p>qimmatli qog'ozlar savdolarida qonunchilik talablariga muvofiq o'tkaziladi.</p> <p>Bank o'zi chiqarayotgan aksiyalarga ularni xususiy joylashtirish yo'li bilan yopiq obuna o'tkazishga haqli.</p>	<p>organized securities trades in accordance with legal requirements.</p> <p>The Bank has the right to make a closed subscription to the shares it issues by means of their private placement.</p>
<p>5.6. Bank tomonidan Bankning qo'shimcha aksiyalarini va boshqa emissiyaviy qimmatli qog'ozlarini joylashtirish muddati ularning chiqarilishi davlat ro'yxatidan o'tkazilgan paytdan e'tiboran bir yildan oshmasligi kerak.</p>	<p>5.6. The period of placement by the Bank of additional shares and other equity securities of the Bank should not exceed one year from the date of state registration of their issue.</p>
<p>5.7. Bankning ustav kapitali bank muassislari va aksiyadorlari to'lagan pul mablag'laridan tashkil topadi.</p>	<p>5.7. The charter capital of the bank consists of funds paid by the founders and shareholders of the bank.</p>
<p>5.8. Aksiyalarni joylashtirish, shu jumladan aksiyadorlar o'rtasida joylashtirish to'g'risida qaror qabul qilishda aksiyalarni joylashtirish (tashkil etilgan qimmatli qog'ozlar savdolariga chiqarish) narxi bank Kengashi tomonidan qimmatli qog'ozlar savdosi tashkilotchilarining savdo maydonchalarida vujudga kelayotgan narxlar konyunkturasidan kelib chiqqan holda belgilanadi.</p> <p>Bankning qo'shimcha aksiyalari va boshqa qimmatli qog'ozlarini joylashtirish chog'ida ularga haq to'lash ularni chiqarish to'g'risidagi qarorda belgilanganidan kam bo'lmagan narx bo'yicha amalga oshiriladi.</p> <p>Bankning ustav fondi ko'paytirilayotganda bankning qo'shimcha aksiyalariga uning o'z kapitali hisobidan, shuningdek haqini qo'shimcha aksiyalar bilan to'lash to'g'risida qaror qabul qilingan dividendlar hisobidan haq to'langan taqdirda, bunday aksiyalarni joylashtirish bank aksiyalarining nominal qiymati bo'yicha amalga oshiriladi..</p>	<p>5.8. When making a decision on the placement of shares, including among shareholders, the price of the placement of shares (issuance to organized securities trades) is determined by the Supervisory Board based on the price situation arising on the trading platforms of the securities trading organizers.</p> <p>When placing additional shares and other securities of the Bank, payment for them is made at a price not less than that specified in the decision on their issue.</p> <p>In the case of payment of additional shares of the bank at the expense of equity, as well as at the expense of dividends, upon which the decision to pay additional shares is made, the placement of such shares is carried out at the nominal value of the bank's shares.</p>
<p>5.9. Bank tomonidan aksiyalarni va aksiyalarga ayirboshlanadigan, haqi pul mablag'lari bilan to'lanadigan emissiyaviy qimmatli qog'ozlarni joylashtirishda ovoz beruvchi aksiyalarning egalari bo'lgan aksiyadorlar ularni imtiyozli olish huquqiga ega bo'ladi. Aksiyador, shu jumladan aksiyadorlarning umumiy yig'ilishida qarshi ovoz bergan yoxud unda ishtirok etmagan aksiyador aksiyalarni va aksiyalarga ayirboshlanadigan emissiyaviy qimmatli qog'ozlarni shu aksiyadorga tegishli shu turdagi aksiyalar miqdoriga mutanosib miqdorda imtiyozli (kelgusida imtiyozli huquq) olish huquqiga ega.</p> <p>Imtiyozli huquqni qo'llamaslik to'g'risidagi qaror, shuningdek bunday qarorning amal qilish muddati</p>	<p>5.9. Shareholders holding voting shares when offering shares and securities converted into shares paid by the Bank with money is entitled to receive them on preferential terms. A shareholder, including a shareholder who has voted against or has not participated in the general meeting of shareholders, has the right to receive shares and equity securities convertible into shares at a preferential rate (hereinafter - a preferential right) in proportion to the number of such shares owned by the shareholder.</p> <p>The decision of not exercising a pre-emptive right, as well as a decision on the validity period of such a decision may be made by a majority vote of the voting shareholders present at the</p>

<p>haqidagi qaror aksiyadorlarning umumiy yig'ilishida ishtirok etayotgan ovoz beruvchi aksiyalar egalarining ko'pchilik ovozi bilan qabul qilinishi mumkin. Bunday qarorning amal qilish muddati ushbu qaror qabul qilingan paytdan e'tiboran bir yildan ortiq bo'lishi mumkin emas. Imtiyozli huquqqa ega bo'lgan shaxslarning ro'yxati qimmatli qog'ozlarni chiqarish to'g'risidagi qaror qabul qilingan sanadagi bank aksiyadorlari reestrining ma'lumotlari asosida tuziladi.</p>	<p>general meeting of shareholders. The validity of such a decision may not exceed one year from the date of its adoption.</p> <p>The list of persons with preferential rights is formed on the basis of the data of the register of shareholders of the bank as of the date of the decision on the issue of securities.</p>
<p>5.10. Jismoniy va yuridik shaxslar yoki birgalikda harakat qiluvchi shaxslar, shu jumladan norezidentlar bir yoki bir necha bitim natijasida bankning ustav kapitalidagi:</p> <ul style="list-style-type: none"> - besh va undan ko'proq foizni, lekin ko'pi bilan yigirma foizni; - yigirma va undan ko'proq foizni, lekin ko'pi bilan ellik foizni; - ellik va undan ko'proq foizni tashkil etadigan ulushni bevosita yoki bilvosita olishdan oldin Markaziy bankning dastlabki ruxsatnomasini olishi shart. 	<p>5.10. Individuals and legal entities or persons acting together, including non-residents as a result of one or more transactions, must obtain the initial permission of the Central Bank before purchasing in the charter capital:</p> <ul style="list-style-type: none"> - five or more percent, the highest twenty per cent; - twenty or more percent, the greatest fifty percent; - fifty or more percent of share.
<p>5.11. Norezident bo'lgan jismoniy shaxslarning va xalqaro moliya institutlari, chet el banklari va boshqa kredit tashkilotlari bo'lmagan yuridik shaxslarning jami ulushi bank ustav kapitalining ellik foizidan oshmasligi kerak.</p>	<p>5.11. The total share of non-resident individuals and entities without international financial institutions, foreign banks and other credit organizations should not exceed fifty percent of the bank's charter capital.</p>
<p style="text-align: center;">VI. BANK AKSIYADORLARINING HUQUQLARI</p>	<p style="text-align: center;">VI. RIGHTS OF BANK'S SHAREHOLDERS</p>
<p>6.1. Bank aksiyadorlari:</p> <ul style="list-style-type: none"> - bank aksiyadorlarining reestriga kiritilish; - Depo hisobvarag'idan o'ziga taalluqli ko'chirma olish; - bank foydasining bir qismini dividendlar tarzida olish; - bank tugatilgan taqdirda o'zlariga tegishli ulushga muvofiq mol-mulkning bir qismini olish; - aksiyadorlarning umumiy yig'ilishlarida ovoz berish orqali bankni boshqarishda ishtirok etish; - bankning moliya-xo'jalik faoliyati natijalari to'g'risida to'liq va ishonchli axborotni belgilangan tartibda olish; - olgan dividendini erkin tasarruf etish; - qimmatli qog'ozlar bozorini tartibga solish bo'yicha vakolatli davlat organida, shuningdek sudda o'z huquqlarini himoya qilish; - o'ziga yetkazilgan zararining o'rni qoplanishini belgilangan tartibda talab qilish; 	<p>6.1. The Bank's shareholders have the following rights:</p> <ul style="list-style-type: none"> - inclusion in the register of shareholders of the bank; - obtaining a statement from the Depo account that applies to his/her; - receiving a part of the bank's profit in the form of dividends; - receiving a part of the property in the event of liquidation of the bank in accordance with their shares; - participation in the management of the bank by voting at the general meetings of shareholders; - obtaining complete and reliable information on the bank's financial and economic results in accordance with the established procedure; - free disposal of dividends received; - protection of their rights in the competent state body for regulation of the securities market, as

<ul style="list-style-type: none"> - o‘z manfaatlarini ifodalash va himoya qilish maqsadida uyushmalarga va boshqa nodavlat notijorat tashkilotlariga birlashish; - qimmatli qog‘ozlarni olishda zarar ko‘rish, shu jumladan boy berilgan foyda extimoli bilan bog‘liq tavakkalchiliklarni sug‘urta qilish huquqiga ega. - minoritar aksiyadorlar aksiyadorlarning umumiy yig‘ilishida ovoz berishda birgalikdagi pozitsiyasini shakllantirish uchun aksiyadorlik bitimini tuzish imkonini beruvchi shart-sharoitlar yaratishni bankning boshqaruv organlaridan talab qilish huquqiga ega; - Aksiyadorlar qonun hujjatlariga va bank ustaviga muvofiq boshqa huquqlarga ham ega. Barcha aksiyadorlar korporativ boshqaruv tamoyillariga muvofiq korporativ munosabatlarda teng huquqli hisoblanadilar. 	<p>well as in court;</p> <ul style="list-style-type: none"> - claiming compensation for the damage caused to him in the prescribed manner; - joining associations and other non-governmental non-profit organizations in order to represent and protect their interests; - insuring against risks associated with the loss of securities, including the possibility of the profit loss. - minority shareholders have the right to demand from the bank's management bodies to create conditions that allow for concluding a shareholding agreement in order to form a joint position in voting at the general meeting of shareholders; - Shareholders have other rights in accordance with the legislation and charter of the bank. All shareholders are equal in corporate relations in conformity with the principles of corporate governance.
<p>6.2. Oddiy aksiyalarning egalari bo‘lgan aksiyadorlar aksiyadorlarning umumiy yig‘ilishida mazkur yig‘ilish vakolatiga kiradigan barcha masalalar bo‘yicha ovoz berish huquqi bilan ishtirok etishi mumkin, shuningdek dividendlar olish, bank tugatilgan taqdirda esa, o‘zlariga tegishli ulushga muvofiq bank mol-mulkining bir qismini olish huquqiga ega.</p>	<p>6.2. Shareholders holding ordinary shares may participate in the general meeting of shareholders with the right to vote on all issues within the competence of this meeting, as well as receive dividends, and in case of liquidation of the bank receive a part of the bank's property respecting to their share.</p>
<p>6.3. Imtiyozli aksiyalarning egalari bo‘lgan aksiyadorlar, agar amaldagi qonunchilik va ushbu ustavda boshqacha qoida belgilanmagan bo‘lsa, aksiyadorlarning umumiy yig‘ilishida ovoz berish huquqiga ega emas.</p>	<p>6.3. Shareholders holding preferred shares do not have the right to vote at a general meeting of shareholders unless otherwise provided by applicable law and this charter.</p>
<p>6.4. Imtiyozli aksiyalarning egalari bo‘lgan aksiyadorlar aksiyadorlarning umumiy yig‘ilishida bankni qayta tashkil etish va tugatish to‘g‘risidagi masalalar hal etilayotganda ovoz berish huquqi bilan ishtirok etadi. Imtiyozli aksiyalarning egalari bo‘lgan aksiyadorlar aksiyadorlarning umumiy yig‘ilishida bank ustaviga imtiyozli aksiyalarning egalari bo‘lgan aksiyadorlarning huquqlarini cheklaydigan o‘zgartirish va qo‘shimchalar kiritish to‘g‘risidagi masalalar, shu jumladan avvalgi navbatdagi imtiyozli aksiyalar bo‘yicha to‘lanadigan dividendning miqdorini belgilash yoki ko‘paytirish va (yoki) tugatilish qiymatini belgilash yoki ko‘paytirish masalalari, shuningdek imtiyozli aksiyalarning egalari bo‘lgan aksiyadorlarga dividend va (yoki) bu aksiyalarning tugatilish qiymatini to‘lash navbati bo‘yicha imtiyozlar</p>	<p>6.4. Shareholders holding preferred shares participate in the general meeting of shareholders with the right to vote on the reorganization and liquidation of the bank. At the General meeting of shareholders holding preferred shares, issues of amendments and additions to the Bank's Charter limiting the rights of shareholders holding preferred shares, including the issue of determining or multiplying the amount of dividends on previous preferred shares and (or) acquiring the right to vote in case of payment of dividends to shareholders holding shares and (or) privileges in the manner of payment of the liquidation value of these shares.</p>

	berish hollari hal etilayotganda ovoz berish huquqini oladi.	
6.5.	Aksiyalarga bo'lgan huquqlar aksiyalarni oluvchiga uning depo hisobvarag'iga tegishli kirim yozuvi kiritilgan paytdan e'tiboran o'tadi va qonun hujjatlarida belgilangan tartibda beriladigan depo hisobvarag'idan ko'chirma bilan tasdiqlanadi. Aksiya bilan tasdiqlanadigan huquqlar ularni oluvchiga ushbu qimmatli qog'ozga bo'lgan huquqlar o'tgan paytdan e'tiboran o'tadi.	6.5. The rights to the shares are transferred to the recipient of the shares from the moment of receipt of the corresponding receipt to his depo account and are confirmed by a statement from the depo account issued in the manner prescribed by law. The rights confirmed by the share are transferred to their recipient from the moment of transfer of the rights to this security.
6.6.	Bankning bir foizdan kam bo'lmagan oddiy aksiyalari egalari bank Kengashi majlisini chaqirishni talab qilish huquqiga ega.	6.6. Holders of not less than one percent of the bank's ordinary shares are entitled to demand to convene a meeting of the Supervisory Board.
6.7.	Minoritar aksiyadorlarning huquqlari va qonuniy manfaatlarini himoya qilish maqsadida bankda ularning orasidan minoritar aksiyadorlarning qo'mitasi tashkil etilishi mumkin. Minoritar aksiyadorlar qo'mitasining tarkibiga nomzodlar bo'yicha takliflar bankga bank kuzatuv kengashiga nomzodlar bo'yicha takliflar kiritish uchun nazarda tutilgan tartibda va muddatlarda kiritiladi, bundan kuzatuv kengashining mustaqil a'ziligiga nomzodlar ko'rsatish tartibi mustasno. Minoritar aksiyadorlar qo'mitasining a'zolarini saylashda aksiyadorlarning umumiy yig'ilishida hozir bo'lgan va bank kuzatuv kengashiga nomzodlar ko'rsatmagan yoxud aksiyadorlarning o'tkazilayotgan umumiy yig'ilishida kuzatuv kengashiga nomzodlari saylanmagan aksiyadorlar ishtirok etadi. Minoritar aksiyadorlar qo'mitasining tarkibiga bankning boshqaruv raisi, boshqaruv a'zolari, shuningdek bankning kuzatuv kengashiga saylangan shaxslar kirishi mumkin emas. Minoritar aksiyador hujjatlarni asossiz ravishda talab qilish va maxfiy axborotlar, tijorat sirlarini qo'llash yo'li bilan boshqaruv organlari faoliyatiga to'sqinlik qilishga haqli emas.	6.7. In order to protect the rights and legal interests of minority shareholders, a committee of minority shareholders may be established among them in the bank. Proposals for candidates for the composition of the committee of minority shareholders are submitted to the bank in the manner and within the time limits provided for submitting proposals for candidates to the Supervisory Board of the bank, except for the procedure for nominating candidates for independent members of the Supervisory Board. Minority shareholders who were present at the general meeting of shareholders during the election of members of the Supervisory Board and did not submit candidates to the Supervisory Board of the bank or shareholders whose candidates have not been elected to the Supervisory Board would participate in the general meeting of shareholders. The Chairman of the Management Board of the bank, members of the Management Board, as well as persons elected to the Supervisory Board of the bank cannot be part of the minority shareholders' committee. A minority shareholder is entitled to interfere with the activities of management bodies by unreasonably requesting documents and using confidential information, trade secrets.
6.8.	Aksiyadorlar (muassislar) o'zlarining huquq va manfaatlarini amalga oshirish chog'ida yuzaga kelgan manfaatlar to'qnashuvi amaldagi qonunchilik va bankning ichki me'yoriy hujjatlari asosida tartibga solinadi.	6.8. Conflicts of interest arising in the exercise of their rights and interests by shareholders (founders) are regulated by the current legislation and internal regulatory acts of the bank
VII. FOYDA VA DIVIDENDLARNING TAQSIMLANISHI		VII. DISTRIBUTION OF PROFITS AND DIVIDENDS
7.1.	Zaxira fondini shakllantirish va qonun hujjatlarida	7.1. The bank has full economic independence in the

<p>nazarda tutilgan boshqa hollardan tashqari bank sof foydasini taqsimlash masalalarida to'la xo'jalik mustaqilligiga ega. Bankning balans va sof foydasi O'zbekiston Respublikasining amaldagi qonunlarida o'rnatilgan tartibga asosan aniqlanadi.</p>	<p>formation of a reserve fund and the distribution of net profit, unless otherwise provided by law. Balance sheet and net profit of the bank are determined in accordance with the legislation of the Republic of Uzbekistan.</p>
<p>7.2. Barcha soliq va majburiy to'lovlarni to'lagandan keyin qolgan sof foyda bank ixtiyorida bo'ladi va O'zbekiston Respublikasining amaldagi qonunchiligiga binoan va aksiyadorlar umumiy yig'ilishining qaroriga muvofiq bank zaxiralari va fondlarini to'ldirishga yo'naltiriladi, dividend ko'rinishida bank aksiyadorlari o'rtasida taqsimlanadi va boshqa maqsadlarga sarflanadi.</p>	<p>7.2. The remaining net profit after payment of all taxes and mandatory payments should be at the bank's disposal and aimed at replenishing the bank's reserves and funds in accordance with the current legislation of the Republic of Uzbekistan and distributed among shareholders in the form dividends and used for other purposes by the decision of the general meeting of shareholders.</p>
<p>7.3. Dividend bank sof foydasining aksiyadorlar o'rtasida taqsimlanadigan qismidir. Dividend aksiyadorlarning umumiy yig'ilishi qaroriga ko'ra pul mablag'lari yoki boshqa qonuniy to'lov vositalari yoxud bankning qimmatli qog'ozlari bilan to'lanishi mumkin. Bankning imtiyozli aksiyalari bo'yicha dividendlarni qimmatli qog'ozlar bilan to'lashga yo'l qo'yilmaydi. Dividend aksiyadorlar o'rtasida ularga tegishli aksiyalarning soni va turiga mutanosib ravishda taqsimlanadi.</p>	<p>7.3. Dividends are part of the bank's net profit, which is distributed among shareholders. Dividends may be paid in cash or other legal means of payment or bank securities at the discretion of the general meeting of shareholders. Payment of dividends on preferred shares of the bank with securities is not allowed. Dividends are distributed among shareholders in proportion to the number and type of shares owned by them.</p>
<p>7.4. Bank moliyaviy yilning birinchi choragi, yarim yilligi, to'qqiz oyi natijalariga ko'ra va (yoki) moliyaviy yil natijalariga ko'ra joylashtirilgan aksiyalar bo'yicha dividendlar to'lash to'g'risida qaror qabul qilishga haqli. Bankning moliyaviy yilning birinchi choragi, yarim yilligi va to'qqiz oyi natijalariga ko'ra dividendlar to'lash to'g'risidagi qarori tegishli davr tugagandan keyin uch oy ichida qabul qilinishi mumkin.</p>	<p>7.4. The Bank has the right to make a decision on payment of dividends on placed shares based on the results of the first quarter, half-year, nine months and (or) financial year. The Bank's decision to pay dividends for the first quarter, half-year and nine months of the financial year may be made within three months after the end of the relevant period.</p>
<p>7.5. Aksiyalarning har bir turi bo'yicha dividendlar to'lash, dividendning miqdori, uni to'lash shakli va tartibi to'g'risidagi qaror bank Kengashining tavsiyasi, moliyaviy hisobotning ishonchliligi haqida auditorlik xulosasi mavjud bo'lgan taqdirda, moliyaviy hisobot ma'lumotlari asosida aksiyadorlarning umumiy yig'ilishi tomonidan qabul qilinadi. Dividendlarning miqdori bank Kengashi tomonidan tavsiya etilgan miqdordan ko'p bo'lishi mumkin emas.</p>	<p>7.5. The decision on the payment of dividends for each type of shares, the amount of the dividend, the form and procedure for its payment is made by the general meeting of shareholders on the basis of financial statements, if there is an audit opinion on the reliability of financial statements. Dividends may not exceed the amount recommended by the Bank's Supervisory Board.</p>
<p>7.6. Dividendlar bankning bank tasarrufida qoladigan sof foydasidan va (yoki) o'tgan yillarning</p>	<p>7.6. Dividends are paid from the net profit of the bank remaining at the disposal of the bank</p>

<p>taqsimlanmagan foydasidan to‘lanadi.</p> <p>Bank yetarli miqdorda foydaga ega bo‘lmagan yoki zarar ko‘rib ishlayotgan taqdirda, imtiyozli aksiyalar bo‘yicha dividendlar bank tomonidan bankning faqat shu maqsad uchun tashkil etilgan zaxira fondi hisobidan va ushbu fond doirasida to‘lanishi mumkin.</p> <p>Dividendlarni to‘lash muddati va tartibi aksiyadorlarning umumiy yig‘ilishi qarorida belgilanadi. Dividendlarni to‘lash muddati shunday qaror qabul qilingan kundan e‘tiboran oltmish kundan kech bo‘lmasligi lozim.</p> <p>Egasi yoki egasining huquqiy vorisi yoxud merosxo‘ri tomonidan uch yil ichida talab qilib olinmagan dividend aksiyadorlarning umumiy yig‘ilishi qaroriga ko‘ra bank ixtiyorida qoladi.</p>	<p>and/or retained earnings of previous years.</p> <p>In case of unfavourable or unprofitable activity of the bank, dividends on preferred shares can be paid by the bank only from the reserve fund of the bank created for this purpose, and within the framework of this fund.</p> <p>Terms and procedure of dividend payment are determined by the resolution of the general meeting of shareholders. The dividend payment period should be no later than sixty days from the date of such decision.</p> <p>Dividends not declared by the owner or legal heir of the owner for three years remain at the disposal of the bank by the decision of the general meeting of shareholders.</p>
<p>7.7. Har bir imtiyozli aksiyaga uning nominal qiymatiga nisbatan 30 foiz miqdorida dividend to‘lanadi.</p>	<p>7.7. Each preferred share is paid a dividend of 30 percent of its nominal value.</p>
<p>7.8. Bank O‘zbekiston Respublikasi norezident aksiyadorining yozma talabiga ko‘ra unga hisoblangan dividendlarni erkin ayirboshlanadigan valyutaga ayirboshlab, mablag‘larni norezident aksiyador taqdim etgan bank hisobvarag‘iga o‘tkazib beradi.</p>	<p>7.8. At the written request of a non-resident shareholder of the Republic of Uzbekistan, the Bank converts dividends accrued to it into freely convertible currency and transfers funds to a bank account provided by a non-resident shareholder.</p>
<p>7.9. Aksiyadorlarga dividendlarni to‘lash to‘g‘risida qaror qabul qilingan aksiyadorlarning umumiy yig‘ilishini o‘tkazish uchun shakllantirilgan bank aksiyadorlarining reestrda qayd etilgan shaxslar aksiyalar bo‘yicha dividend olish huquqiga ega.</p>	<p>7.9. Persons specified in the register of shareholders of the bank, formed for the general meeting of shareholders, at which a decision has been made to pay dividends to shareholders, have the right to receive dividends on shares.</p>
<p>7.10. Bank dividendlarning miqdorini ulardan undiriladigan soliqlarni inobatga olmagan holda e‘lon qiladi. Bank to‘lanadigan dividendlar miqdori to‘g‘risidagi ma‘lumotlarni Respublika Fond birjasi, qimmatli qog‘ozlar bozorini tartibga solish bo‘yicha vakolatli davlat organining va bankning rasmiy veb-saytlarida qonun hujjatlarida belgilangan muddatlarda e‘lon qiladi.</p>	<p>7.10. The bank declares the amount of dividends, with the exception of taxes levied on them. The Bank publishes information on the amount of dividends to be paid on the official websites of the Republican Stock Exchange, the authorized state body for regulating the securities market and the bank within the period established by law.</p>
<p>7.11. Dividendlarga soliq solish soliq to‘g‘risidagi qonun hujjatlariga muvofiq amalga oshiriladi va bunda soliq solish bo‘yicha imtiyozlar belgilanishi mumkin.</p>	<p>7.11. Dividends are taxed in accordance with tax laws, which may provide for tax benefits.</p>
<p>7.12. Bank aksiyadorlarga dividendlar to‘lash, shuningdek bankning Kengashi, Boshqaruvi a‘zolari va xodimlarini mukofotlash orqali foydani taqsimlashni quyidagi hollarda amalga oshirishga haqli emas:</p> <ul style="list-style-type: none"> - prudensial normativlar Markaziy bank tomonidan belgilangan talablarga muvofiq bo‘lmaganda yoki ular mazkur taqsimlash oqibatida buzilganda; 	<p>7.12. The Bank is not entitled to distribute profits by paying dividends to shareholders as well as remuneration to members of the Supervisory Board, the Management Board, and employees of the Bank in the following cases:</p> <ul style="list-style-type: none"> - if prudential standards do not meet the requirements set by the Central Bank or are violated as a result of such distribution;

<ul style="list-style-type: none"> - nochorlik (bankrotlik) bo'lganda yoki mazkur taqsimlash oqibatida nochorlikning (bankrotlikning) alomatlari yuzaga kelganda; - Markaziy bankning ijro etilishi majburiy bo'lgan ko'rsatmasida aks ettirilgan, shu jumladan axborotni oshkor etish borasida ko'rsatilgan kamchiliklar bartaraf etilmaganda yoki ularni bartaraf etish imkoniyati mavjud bo'lmaganda; - Markaziy bankning foydani taqsimlamaslik to'g'risida bankka nisbatan talabi mavjud bo'lganda. 	<ul style="list-style-type: none"> - in the event of insolvency (bankruptcy) or when signs of insolvency (bankruptcy) appear as a result of such distribution; - If the deficiencies in the binding instructions of the Central Bank have not been eliminated or it is impossible to eliminate them including in terms of disclosure of information; - the existence of the requirement of the Central Bank against the bank for non-distribution of profits.
<p>7.13. Bank quyidagi hollarda foydani taqsimlash uchun Markaziy bankning roziligini olishi kerak:</p> <ul style="list-style-type: none"> - aksiyadorlarga dividendlar to'lash, bankning Kengashi, Boshqaruvi a'zolari va xodimlarini mukofotlash to'lovlarining umumiy summasi bankning o'z kapitalining o'n foizidan ortganda; - joriy yoki o'tgan chorakda va (yoki) moliya yilida zarar mavjud bo'lganda. 	<p>7.13. The bank should obtain the consent of the Central Bank for the distribution of profits in the following cases:</p> <ul style="list-style-type: none"> - when the total amount of dividend payments to shareholders, remuneration of members of the Management Board, the Supervisory Board and employees of the bank exceeds 10 % of the bank's capital; - if there is a loss in the current or previous quarter and (or) the financial year.
<p>VIII. BANK KORPORATIV OBLIGATSIYALARI VA QIMMATLI QOG'OZLARI</p>	<p>VIII. CORPORATE BONDS AND SECURITIES OF THE BANK</p>
<p>8.1. Bank qonun hujjatlariga muvofiq korporativ obligatsiyalar, shu jumladan aksiyalarga ayirboshlanadigan obligatsiyalar, shuningdek qimmatli qog'ozlarning hosilalarini chiqarishga hamda joylashtirishga, o'zining korporativ obligatsiyalarini qaytarib sotib olishga haqli.</p>	<p>8.1. In accordance with the legislation, the Bank has right to issue and place corporate bonds, including the bonds convertible into shares and derivatives, as well as to repurchase its own corporate bonds.</p>
<p>8.2. Bank mol-mulk bilan ta'minlangan korporativ obligatsiyalarni ularni chiqarish to'g'risida qaror qabul qilish sanasidagi o'z kapitali miqdori doirasida chiqarishga haqli.</p>	<p>8.2. The Bank has the right to issue corporate bonds secured by property within the amount of its own capital on the date of the decision on their issuance.</p>
<p>8.3. Bank tomonidan korporativ obligatsiyalarni chiqarish, shu jumladan aksiyalarga ayirboshlanadigan korporativ obligatsiyalarni chiqarish Bank Kengashining qaroriga ko'ra amalga oshiriladi.</p>	<p>8.3. The issue of corporate bonds by the bank, including the issue of corporate bonds that are exchanged for shares, is performed by the decision of the Supervisory Board.</p>
<p>8.4. Bank tomonidan Bank Kengashining qaroriga ko'ra aksiyalarga ayirboshlanadigan korporativ obligatsiyalar chiqarilgan taqdirda, mazkur qaror Bank Kengashining barcha a'zolari tomonidan bir ovozdan qabul qilinishi kerak.</p>	<p>8.4. In the event the bank issues the corporate bonds that are exchanged for shares by decision of the Supervisory Board, this decision should be adopted unanimously by all members of the Supervisory Board.</p>
<p>IX. BANKNING KREDIT RESURSLARI</p>	<p>IX. CREDIT RESOURCES OF THE BANK</p>
<p>9.1. Bankning kredit resurslari quyidagi mablag'lar hisobidan shakllantiriladi:</p> <ul style="list-style-type: none"> - bankning o'z mablag'lari (boshqa yuridik shaxslar ustav kapitalidagi qo'yimalari hisobidan sotib 	<p>9.1. The bank's credit resources are formed at the expense of the following funds:</p> <ul style="list-style-type: none"> - the bank's own funds (except for the value of fixed assets and other immobilized funds

<p>olingan asosiy vositalarning qiymati va boshqa immobilizatsiya qilingan mablag'lardan tashqari);</p> <ul style="list-style-type: none"> - yuridik shaxslarning bankdagi hisobvaraqlaridagi mablag'lar; - jismoniy shaxslarning belgilangan muddatga va talab qilib olingunga qadar jalb qilingan omonatlari; - boshqa banklardan, shu jumladan xalqaro moliya institutlaridan olingan kreditlar va depozitlar; - chiqarilgan qimmatli qog'ozlarni sotishdan tushgan mablag'lar (depozit va jamg'arma sertifikatlari, korporativ obligatsiyalar va boshqalar); - taqsimlanmagan foydadan ajratilgan maxsus fondlar mablag'lari; - bankning moliya yili davomida taqsimlanmagan foydasi; - qonun hujjatlariga muvofiq boshqa jalb qilingan mablag'lar. 	<p>acquired through investments in the charter capital of other legal entities);</p> <ul style="list-style-type: none"> - funds in bank accounts of legal entities; - deposits of individuals attracted for a certain period and until demand; - loans and deposits from other banks, including international financial institutions; - proceeds from the sale of issued securities (certificates of deposit and savings, corporate bonds, etc.); - special funds allocated from retained earnings; - retained earnings of the bank during the financial year; - other borrowings in accordance with the law.
<p>X. MIJOZLAR MANFAATINI TA'MINLASH</p>	<p>X. ENSURING THE BENEFITS OF CLIENTS</p>
<p>10.1. Bank mijozlar va vakil-banklar tomonidan o'ziga ishonib topshirilgan pul mablag'lari va boshqa qimmatliklarning saqlanishini ta'minlaydi. Ularning butligi bankning barcha mulki, uning O'zbekiston Respublikasining amaldagi qonunchiligi va mazkur Ustavga binoan shakllantirilgan zaxira fondlari, shuningdek Markaziy bank tomonidan belgilab berilgan tartibda ko'rilayotgan bankning barqaror holati va likvidligini ta'minlashga qaratilgan chora-tadbirlar bilan kafolatlanadi.</p>	<p>10.1. The bank ensures the safety of funds and other values entrusted to it by customers and representative banks. Their integrity is guaranteed by the entire bank's property, its reserve legislation, formed in accordance with the current legislation of the Republic of Uzbekistan and this Charter, as well as measures to ensure the stability and liquidity of the bank in the manner established by the Central Bank.</p>
<p>10.2. Bank Markaziy bank o'rnatgan normativlar bo'yicha o'z balansining tarkibini tartibga solish yo'li bilan o'z zimmasiga olgan majburiyatlarni to'la va o'z vaqtida bajarishga doimo tayyorligini kafolatlaydi.</p>	<p>10.2. The Bank guarantees its constant readiness to fully and timely fulfill its obligations by adjusting the composition of its balance sheet in accordance with the standards established by the Central Bank.</p>
<p>10.3. Markaziy bank tomonidan o'rnatilgan tartibga asosan bank tomonidan jalb qilingan pul mablag'larining bir qismi majburiy zaxira fondiga deponentlanadi, shuningdek Markaziy bank normativlari va qoidalariga asosan fondlar va zaxiralar shakllantiriladi.</p>	<p>10.3. In accordance with the procedure established by the Central Bank, part of the funds raised by the bank is deposited in the reserve fund, and funds and reserves are formed in accordance with the norms and rules of the Central Bank.</p>
<p>10.4. Bankning barcha xodimlari bank omonatlari, hisobvaraqlardagi operatsiyalar, mijozlari va vakillari to'g'risidagi sirni saqlashga majburdirlar.</p>	<p>10.4. All bank employees are required to keep confidential information about bank deposits, account transactions, customers and representatives.</p>
<p>10.5. Yuridik va jismoniy shaxslarning operatsiyalari hamda hisobvaraqlariga doir ma'lumotlar O'zbekiston Respublikasining amaldagi "Bank siri</p>	<p>10.5. Information on operations and accounts of legal entities and individuals is submitted to the authorities in accordance with the procedure</p>

	to'g'risida"gi qonunda nazarda tutilgan organlarga belgilangan tartibda taqdim etiladi.		provided for by the current Law "On Bank Secrecy" of the Republic of Uzbekistan.
10.6.	Jismoniy shaxslarning hisobvaraqlari va omonatlariga doir ma'lumotlar mijozlarning o'ziga va ularning qonuniy vakillariga; mijozlarning hisobvaraqlari va omonatlarida turgan pul mablag'lari hamda boshqa qimmatbaho narsalar xatlanishi, ularga undiruv qaratilishi yoki mol-mulk musodara etilishi mumkin bo'lgan hollarda ish yurituvdagi ishlar bo'yicha sudlar, surishtiruv va tergov organlariga qonunda belgilangan tartibda beriladi.	10.6.	Information on accounts and deposits of individuals is provided to the clients themselves and their legal representatives; in case of inventory, recovery or confiscation of money and other valuables in accounts and deposits of clients, they are transferred to the courts, bodies of inquiry and investigation in the manner prescribed by law.
10.7.	Bankning mijozlar va boshqa kontragentlar bilan munosabatlari O'zbekiston Respublikasining amaldagi qonunchiligi talablariga binoan shartnoma asosida olib boriladi va tartibga solinadi.	10.7.	Relations of the Bank with clients and other counterparties are carried out and regulated on a contractual basis in accordance with the requirements of the current legislation of the Republic of Uzbekistan.
10.8.	Bank belgilangan tartibda o'z mijozlariga bankdagi hisobvaraqlariga va kredit operatsiyalariga tegishli, shu jumladan hisoblangan foizlar, mukofotlar va yig'img'lar to'g'risidagi ma'lumotlarni doimo yetkazib turish majburiyatini oladi.	10.8.	The Bank undertakes to regularly provide its customers with information on their bank accounts and credit transactions, including accrued interest, bonuses and fees.
XI. BANKNI BOSHQARISH		XI. BANK MANAGEMENT	
11.1.	Quyidagilar bankning boshqaruv organlari hisoblanadilar: <ul style="list-style-type: none"> - Bank aksiyadorlarining umumiy yig'ilishi; - Bank Kuzatuv Kengashi (Bank Kengashi); - Bank Boshqaruvi. 	11.1.	The following are the management bodies of the bank: <ul style="list-style-type: none"> - General Meeting of Bank's Shareholders; - Supervisory Board of the Bank (Supervisory Board); - Management Board of the Bank (Management Board).
Aksiyadorlarning umumiy yig'ilishi		General meeting of shareholders	
11.2.	Aksiyadorlarning umumiy yig'ilishi bankning yuqori boshqaruv organi hisoblanadi.	11.2.	The General meeting of shareholders is the highest management body of the bank.
11.3.	Aksiyadorlar umumiy yig'ilishining funksiyalari, vakolatlari va uni o'tkazish tartibi amaldagi qonunchilik hamda mazkur Ustav hamda "Aksiyadorlarning umumiy yig'ilishi to'g'risida"gi Nizom bilan belgilanadi.	11.3.	The functions, powers and procedure for holding the General meeting of shareholders are determined by the effective legislation, this Charter and the Regulation "on the General meeting of shareholders".
11.4.	Aksiyadorlar umumiy yig'ilishining vakolat doirasiga quyidagilar kiradi: <ul style="list-style-type: none"> - bank Ustaviga o'zgartish va qo'shimchalar kiritish yoki bankning yangi tahrirdagi Ustavini tasdiqlash; - bankni qayta tashkil etish; - bankni tugatish, tugatuvchini (tugatish komissiyasini) tayinlash hamda oraliq va yakuniy tugatish balanslarini tasdiqlash; - bank Kengashining va minoritar aksiyadorlar qo'mitasining (agar ushbu qo'mita bankda tuzilgan bo'lsa) son tarkibini belgilash, ularning a'zolarini 	11.4.	The powers of the General meeting of shareholders include: <ul style="list-style-type: none"> - amendments and additions to the Bank's Charter or approval of the new Bank's Charter in a new edition; - reorganization of the bank; - liquidation of the bank, appointment of a liquidator (liquidation commission) and approval of interim and final liquidation balances; - determination of the number of members of the

<p>saylash va a'zolarining vakolatlarini muddatidan ilgari tugatish;</p> <ul style="list-style-type: none"> - e'lon qilingan aksiyalarning eng ko'p miqdorini belgilash; - bankning ustav kapitalini (fondini) ko'paytirish; - bankning ustav kapitalini (fondini) kamaytirish; - bank ustav kapitalini oshirish maqsadida qo'shimcha aksiyalarni chiqarish bo'yicha qaror qabul qilish; - o'z aksiyalarini olish; - bankning tashkiliy tuzilmasini tasdiqlash; - "umidsiz" aktivlarini undirish bo'yicha qo'llanilgan chora-tadbirlar bo'yicha qaror qabul qilish; - bankning yillik hisobotini, shuningdek bank faoliyatini asosiy yo'nalishlari hamda maqsadidan kelib chiqqan holda bankning o'rta muddatga va uzoq muddatga rivojlantirishning aniq muddatlari belgilangan strategiyasini tasdiqlash; - bankning foydasi va zararlarini taqsimlash; - bank Kengashining o'z vakolat doirasiga kiradigan masalalar yuzasidan, shu jumladan bankni boshqarishga doir qonunchilikda belgilangan talablarga rioya etilishi yuzasidan bank Kengashining hisobotlarini xulosalarini eshitis; - amaldagi qonunchilikda ko'zda tutilgan hollarda aksiyalarni va aksiyalarga ayriboshlanadigan emissiyaviy qimmatli qog'ozlarni joylashtirishda imtiyozli olish huquqni qo'llamaslik to'g'risida qarorni qabul qilish; - aksiyadorlar umumiy yig'ilishining reglamentini tasdiqlash; - aksiyalarni maydalash va yiriklashtirish; - amaldagi qonunchilikda nazarda tutilgan hollarda aksiyadorlarning umumiy yig'ilishi vakolatiga kiradigan yirik bitimlar hamda bankning affillangan shaxslari bilan bank tomonidan bitimlar tuzish haqida qaror qabul qilish; - majburiy auditorlik tekshiruvini o'tkazish uchun auditorlik tashkilotini belgilash, ushbu tashkilotning xizmatlariga to'lanadigan eng ko'p haq miqdori va u bilan shartnoma tuzish (shartnomani bekor qilish) to'g'risida qaror qabul qilish; - qonun hujjatlariga va mazkur Ustavga ko'ra, aksiyadorlar umumiy yig'ilishi tomonidan tasdiqlash talab qilinadigan ichki me'yoriy hujjatlarni tasdiqlash; - qonun hujjatlariga muvofiq boshqa masalalarni hal etish. 	<p>Supervisory Board and the committee of minority shareholders (if this committee is formed in the bank), election of their members and early termination of powers of members;</p> <ul style="list-style-type: none"> - determination of maximum number of announced shares; - increase charter capital (fund) of the bank; - decrease charter capital (fund) of the bank; - making a decision on issuance of additional shares in order to increase the charter capital of the bank; - acquisition of own shares; - approval of the organizational structure of the bank; - making a decision on measures taken to recover "bad" assets; - approval of the bank's annual report, as well as the bank's strategy with clear deadlines for medium- and long-term development, based on the main directions and tasks of the bank; - distribution of profit and loss of the bank; - hearing the reports and statements of the Supervisory Board on matters within its competence, including compliance with the requirements of the legislation on the management of the bank; - deciding not to apply the right of preferential receipt in the placement of shares and equity securities convertible into shares in cases stipulated by the current legislation; - approval of the rules of the General meeting of shareholders; - splitting and consolidation of the share; - making decisions on large transactions within the competence of the general meeting of shareholders and transactions of the bank with branches of the bank in cases provided for by the current legislation; - appointment of an audit organization to conduct a mandatory audit, making a decision on the maximum amount of payment for the services of this organization and concluding a contract (termination of the contract) with it; - approval of internal provisions required for approval by the general meeting of shareholders in accordance with the law and this Charter; - other tasks in accordance with legislative documents.
<p>11.5. Aksiyadorlar umumiy yig'ilishining vakolat</p>	<p>11.5. Matters within the competence of the General</p>

<p>doirasiga kiritilgan masalalar bank Kengashi va bank Boshqaruvi hal qilishi uchun berilishi mumkin emas.</p>	<p>meeting of shareholders may not be referred to the Supervisory Board or the Management Board.</p>
<p>11.6. Aksiyadorlarning umumiy yig'ilishida ovozga qo'yilgan masalalar bo'yicha quyidagilar ovoz berish huquqiga ega bo'ladi:</p> <ul style="list-style-type: none"> - bankning oddiy aksiyalari egalari bo'lgan aksiyadorlar; - amaldagi qonunchilikda nazarda tutilgan hollarda bankning imtiyozli aksiyalari egalari bo'lgan aksiyadorlar. <p>Ovozga qo'yilgan masala bo'yicha aksiyadorlar umumiy yig'ilishining qarori, agar amaldagi qonunchilikda boshqacha qoida belgilanmagan bo'lsa, bankning ovoz beruvchi aksiyalari egalari bo'lgan, yig'ilishda ishtirok etayotgan aksiyadorlarning ko'pchilik (oddiy ko'pchilik) ovozi bilan qabul qilinadi.</p>	<p>11.6. The following persons have the right to vote on matters raised at the General meeting of shareholders:</p> <ul style="list-style-type: none"> - shareholders who are owners of ordinary shares of the bank; - shareholders holding preferred shares of the bank in cases provided by applicable law. <p>The resolution of the General meeting of shareholders on the issue put to the vote is adopted by a majority (simple majority) of shareholders present at the meeting who are voting shareholders of the bank, unless otherwise provided by the current legislation.</p>
<p>11.7. Aksiyadorlarning umumiy yig'ilishi kun tartibiga kiritilmagan masalalar bo'yicha qaror qabul qilishga, shuningdek kun tartibiga o'zgartishlar kiritishga haqli emas.</p> <p>Aniq masala qo'yilishini aks ettirmaydigan ta'riflarning (shu jumladan, "turli masalalar", "boshqa masalalar", "o'zga masalalar" va shu singari ta'riflarning) aksiyadorlarning umumiy yig'ilishi kun tartibiga kiritilishiga yo'l qo'yilmaydi.</p>	<p>11.7. The General meeting of shareholders does not have the right to make decisions on issues not included on the agenda and to make amendment to the agenda.</p> <p>Definitions that do not reflect a specific problem (including definitions such as "various issues," "other issues," "extraneous issues," etc.) cannot be included on the agenda of the General meeting of shareholders.</p>
<p>11.8. Aksiyadorlarning umumiy yig'ilishi tomonidan qabul qilingan qarorlar, shuningdek ovoz berish yakunlari amaldagi qonunchilikda nazarda tutilgan tartibda bu qarorlar qabul qilingan sanadan e'tiboran o'ttiz kundan kechiktirmay aksiyadorlar e'tiboriga yetkaziladi.</p>	<p>11.8. Resolutions adopted by the General meeting of shareholders, as well as the results of voting, are brought to the shareholders's attention no later than thirty days after the date of their adoption in accordance with the procedure provided by the current legislation.</p>
<p>11.9. Aksiyadorlarning umumiy yig'ilishida ishtirok etish huquqiga aksiyadorlarning umumiy yig'ilishi o'tkaziladigan sanadan uch ish kuni oldin shakllantirilgan bank aksiyadorlarining reestrda qayd etilgan aksiyadorlar ega bo'ladi.</p>	<p>11.9. The right to participate in the general meeting of shareholders is granted to shareholders registered in the register of shareholders of the bank formed three working days before the date of the general meeting of shareholders.</p>
<p>11.10. Aksiyadorlarning umumiy yig'ilishini o'tkazish to'g'risidagi xabar aksiyadorlarning umumiy yig'ilishi o'tkaziladigan sanadan kamida o'ttiz kun oldin Korporativ axborot yagona portali (www.openinfo.uz)da, bankning rasmiy veb-sayti (www.hamkorbank.uz)da va ommaviy axborot vositalarida e'lon qilinadi, shuningdek aksiyadorlarga elektron pochta orqali yuboriladi.</p> <p>XMK va FMOga aksiyadorlar umumiy yig'ilishi haqida yozma xabarnoma (kun tartibi va yig'ilish</p>	<p>11.10. The notice of the General meeting of shareholders shall be published at least thirty days before the date of the General meeting of shareholders on the unified portal of corporate information (www.openinfo.uz), the official website of the bank (www.hamkorbank.uz) and in the mass media, as well as sent to shareholders by e-mail.</p> <p>Written notice of the General meeting of shareholders (together with the agenda and</p>

<p>materiallari bilan birga) yig'ilish sanasidan uzog'i bilan o'ttiz kun oldin ularning tegishli manzillariga yuboriladi.</p>	<p>materials of the meeting) are sent to IFC and FMO at their respective addresses not later than thirty days before the date of the meeting.</p>
<p>11.11. Aksiyadorlarning umumiy yig'ilishini o'tkazish to'g'risidagi xabarda quyidagilar ko'rsatilishi kerak:</p> <ul style="list-style-type: none"> - bankning nomi, joylashgan yeri (pochta manzili) va elektron pochta manzili; - umumiy yig'ilish o'tkaziladigan sana, vaqt va joy; - bank aksiyadorlarining reestri shakllantiriladigan sana; - umumiy yig'ilish kun tartibiga kiritilgan masalalar; - umumiy yig'ilishni o'tkazishga tayyorgarlik ko'rilayotganda aksiyadorlarga taqdim etilishi lozim bo'lgan axborot (materiallar) bilan aksiyadorlarni tanishtirish tartibi. - aksiyadorlarning umumiy yig'ilishida ishtirok etish va ovoz berish, shu jumladan axborot-kommunikatsiya texnologiyalaridan foydalangan holda masofadan turib ishtirok etish va ovoz berish tartibi. 	<p>11.11. The notice of the General meeting of shareholders contains the following information:</p> <ul style="list-style-type: none"> - name, location (postal address) and e-mail address of the bank; - date, time and place of the general meeting; - date of formation of the bank's shareholders register; - issues included on the agenda of the general meeting; - procedure for familiarization of shareholders with information (materials) provided to shareholders in preparation for the general meeting. - the procedure for participation and voting at the general meeting of shareholders, including remote participation and voting using information and communication technologies.
<p>11.12. Aksiyadorlar umumiy yig'ilishi kun tartibiga kiritilgan masalalarni istisno qilganda, XMK va FMO bilan oldindan kelishmasdan turib yig'ilish kun tartibiga boshqa masalalarni kiritish va muhokama qilishga yo'l qo'yilmaydi. Bank Boshqaruvi barcha aksiyadorlarga umumiy yig'ilish o'tkazish sanasidan 30 kun oldin auditorlik moliyaviy hisobotlarni taqdim etishi shart, basharti mazkur hisobotlarni ma'qullash yoki qabul qilish masalalari kun tartibiga kiritilgan bo'lsa.</p>	<p>11.12. With the exception of issues included in the agenda of the General meeting of shareholders, it is not allowed to include and discuss other issues in the agenda of the meeting without prior approval with IFC and FMO. The Management Board is obliged to submit to all shareholders 30 days before the date of the general meeting, if the issues of approval or acceptance of these reports are included in the agenda.</p>
<p>11.13. Bank ovoz beruvchi aksiyalarining hammasi bo'lib kamida bir foiziga egalik qiluvchi aksiyadorlar (aksiyador) bankning moliya yili tugaganidan keyin o'ttiz kundan kechiktirmay aksiyadorlarning yillik umumiy yig'ilishi kun tartibiga masalalar kiritishga hamda bank Kengashi bu organning miqdor tarkibidan oshmaydigan tarzda nomzodlar ko'rsatishga haqli, bundan kuzatuv kengashining mustaqil a'ziligiga nomzodlar ko'rsatish mustasno.</p>	<p>11.13. Shareholders (shareholder) holding at least one percent of the total number of voting shares of the bank have the right to include issues on the agenda of the annual General meeting of shareholders no later than thirty days after the end of the financial year and to nominate candidates for the Supervisory Board not exceeding the composition of this body, excluding the nomination of candidates for independent membership of the supervisory board.</p>
<p>11.14. Aksiyadorlarning navbatdan tashqari umumiy yig'ilishi bank Kengashining qaroriga ko'ra uning o'z tashabbusi asosida, shuningdek yozma talab taqdim etilgan sanada bank ovoz beruvchi aksiyalarining kamida besh foiziga egalik qiluvchi aksiyadorning (aksiyadorlarning) yozma talabi</p>	<p>11.14. An extraordinary General meeting of shareholders is held by the decision of the Supervisory Board on its own initiative, at the written request of the shareholder (shareholders), who owns at least five percent of the bank's voting shares as of the date of</p>

asosida o'tkaziladi.	submission.
<p>11.15. O'zbekiston Respublikasi Markaziy banki O'zbekiston Respublikasining "Bank va bank faoliyati to'g'risida"gi Qonun 51-moddasida ko'rsatilgan nazorat choralari bank Kengashi tomonidan bajarilmagan taqdirda Aksiyadorlarning navbatdan tashqari umumiy yig'ilish o'tkazish talabi bilan chiqishga hamda ushbu yig'ilish kun tartibini shakllantirishga haqli.</p>	<p>11.15. If the bank fails to comply with the measures of control provided in Article 51 of the Law of the Republic of Uzbekistan "On banking and banking", the Central Bank of the Republic of Uzbekistan possesses the right to convene an Extraordinary General Meeting of Shareholders and establish an agenda.</p>
<p>11.16. Bank ovoz beruvchi aksiyalarining kamida besh foiziga egalik qiluvchi aksiyadorning (aksiyadorlarning) yozma talabiga ko'ra aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqirish aksiyadorlarning navbatdan tashqari umumiy yig'ilishini o'tkazish haqida yozma talab taqdim etilgan kundan e'tiboran o'ttiz kundan kechiktirmay bank Kengashi tomonidan amalga oshiriladi.</p> <p>Bank Kengashining aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqirish to'g'risidagi qarori yoki bunday yig'ilishni chaqirishni rad etish haqidagi asoslantirilgan qarori yig'ilish chaqirishni talab qilgan shaxslarga qaror qabul qilingan paytdan e'tiboran uch ish kundan kechiktirmay yuboriladi.</p> <p>Bank Kengashi qonunchilikda belgilangan muddat ichida aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqirish to'g'risida qaror qabul qilmagan taqdirda yoki uni chaqirishni rad etish haqida qaror qabul qilgan taqdirda, aksiyadorlarning navbatdan tashqari umumiy yig'ilishi uni chaqirishni talab qilgan shaxslar tomonidan chaqirilishi mumkin.</p>	<p>11.16. The convening of an Extraordinary General meeting of shareholders at the written request of the shareholder (shareholders) holding at least five percent of the bank's voting shares is carried out by the Supervisory Board no later than thirty days from the date of submission.</p> <p>The decision of the Bank's Supervisory Board to hold an extraordinary General meeting of shareholders or a reasoned decision to refuse to convene such a meeting shall be sent to the persons requesting the meeting not later than three working days from the date of the decision.</p> <p>If the Supervisory Board does not decide to convene an extraordinary general meeting of shareholders within the time prescribed by law or decides to refuse to convene it, an extraordinary general meeting of shareholders may be convened by persons demanding its convening.</p>
<p>11.17. Agar aksiyadorlarning umumiy yig'ilishida ishtirok etish uchun ro'yxatdan o'tkazish tugallangan paytda bankning joylashtirilgan ovoz beruvchi aksiyalarining jami 50 foizidan ko'proq ovozga ega bo'lgan aksiyadorlar (ularning vakillari) ro'yxatdan o'tgan bo'lsa, aksiyadorlarning umumiy yig'ilishi vakolatli (kvorumga ega) bo'ladi.</p>	<p>11.17. If, at the time of registration, shareholders (their representatives) who own more than 50% of the total number of voting shares of the bank are registered to participate in the General meeting of shareholders, the General meeting of shareholders is considered eligible (quorum).</p>
<p>11.18. Aksiyadorlarning umumiy yig'ilishida ovoz berish "bankning ovoz beruvchi bitta aksiyasi — bitta ovoz" prinsipi bo'yicha amalga oshiriladi, bank Kengashi a'zolarini saylash bo'yicha kumulyativ ovoz berishni o'tkazish hollari bundan mustasno.</p>	<p>11.18. Voting at the general meeting of shareholders is carried out on the principle of "one voting share of the bank - one vote," with the exception of cumulative voting when electing members of the Supervisory Board.</p>
<p>11.19. Aksiyadorlarning umumiy yig'ilishida kun tartibi masalalari bo'yicha ovoz berish ovoz berish byulletenlari orqali yoki axborot-kommunikatsiya texnologiyalaridan foydalangan holda masofadan</p>	<p>11.19. Voting on agenda issues at the General meeting of shareholders is carried out by ballot papers. The form and text of voting ballots are approved by the Supervisory Board, except when an</p>

<p>turib amalga oshiriladi. Ovoz berish byulletenlarining shakli va matni bank Kengashi tomonidan tasdiqlanadi, aksiyadorlarning navbatdan tashqari umumiy yig'ilishi bank Kengashi tomonidan chaqirilmagan hollar bundan mustasno. Ovoz berish byulleteni umumiy yig'ilishda ishtirok etish uchun ro'yxatdan o'tgan aksiyadorga (uning vakiliga) beriladi.</p> <p>Aksiyadorlarning umumiy yig'ilishida kun tartibidagi masalalar bo'yicha axborot-kommunikatsiya texnologiyalaridan foydalangan holda masofadan turib ovoz berilganda ovoz berish byulletenlaridan foydalanilmaydi. Bunda ovozga qo'yilgan masalalar bo'yicha qabul qilingan qarorning qonuniyligi aksiyadorni aksiyadorlarning umumiy yig'ilishida ishtirok etish uchun ro'yxatga olishda foydalaniladigan elektron raqamli imzo bilan tasdiqlanadi.</p>	<p>extraordinary General meeting of shareholders is not convened by the Supervisory Board. Voting ballot is provided to the registered shareholder (his representative) for participation in the general meeting.</p> <p>Voting ballots are not used when voting remotely using information and communication technologies on issues on the agenda at the general meeting of shareholders. In this case, the legality of the decision taken on the issues put to the vote is confirmed by the electronic digital signature used to register the shareholder to participate in the general meeting of shareholders.</p>
<p>11.20. Ovoz berish yakunlari bo'yicha sanoq komissiyasi ovoz berish yakunlari to'g'risida bayonnoma tuzadi, bayonnoma aksiyadorlar umumiy yig'ilishining, shu jumladan axborot-kommunikatsiya texnologiyalaridan foydalangan holda masofadan turib o'tkaziladigan umumiy yig'ilishining kvorumi mavjudligi haqidagi ma'lumotni o'z ichiga oladi va sanoq komissiyasining a'zolari tomonidan imzolaniadi. Ovoz berish yakunlari to'g'risida bayonnoma tuzilganidan va aksiyadorlar umumiy yig'ilishining bayonnomasi imzolanganidan keyin aksiyadorlarning qog'ozdagi yoki elektron jismdagi ovoz berish byulletenlari sanoq komissiyasi tomonidan muhrlanadi hamda saqlab qo'yish uchun bankning arxiviga topshiriladi.</p>	<p>11.20. According to the results of voting, the counting commission draws up a resolution on the results of voting, which indicates information on the presence of a quorum of the General meeting of shareholders and be signed by members of the counting commission. After the resolution on the results of voting and the signing of the minutes of the General meeting of shareholders, voting ballots are sealed by the counting commission and transferred to the bank's archive for storage.</p>
<p>11.21. Aksiyadorlar umumiy yig'ilishining bayonnomasi aksiyadorlarning umumiy yig'ilishi yopilganidan keyin 10 kundan kechiktirmay ikki nusxada tuziladi. Har ikkala nusxa ham umumiy yig'ilishda raislik qiluvchi va umumiy yig'ilish kotibi tomonidan imzolaniadi.</p>	<p>11.21. The minutes of the General meeting of shareholders are drawn up in two copies not later than 10 days after the General meeting of shareholders. Both copies are signed by the chairman of the General meeting and the secretary of the general meeting.</p>
<p>11.22. Aksiyadorlar umumiy yig'ilishining bayonnomasida:</p> <ul style="list-style-type: none"> - aksiyadorlarning umumiy yig'ilishi o'tkazilgan sana, vaqt va joy; - aksiyadorlar umumiy yig'ilishi kim tomonidan va qachon chaqirilganligi; - aksiyadorlar umumiy yig'ilishi Kengashning qaysi qaroriga ko'ra chaqirilganligi; - aksiyadorlar umumiy yig'ilishi o'tkazilishi haqidagi e'lon joylashtirilgan manba; 	<p>11.22. The minutes of the General meeting of shareholders include the following:</p> <ul style="list-style-type: none"> - date, time and place of the General meeting of shareholders; - the general meeting of shareholders is convened by whom and when; - the general meeting of shareholders is convened according to which decision of the Supervisory Board; - the source of the announcement of the general

<ul style="list-style-type: none"> - kворум haqida va kun tartibi bo'yicha ko'rilayotgan har bir masala yuzasidan kerakli bo'lgan ovozlar soni haqida ma'lumot; - imtiyozli aksiyadorlarning ishtiroki haqida ma'lumot; - Kuzatuv kengashi a'zosi mazkur yig'ilish bayonnomasida qaysi aksiyadorning vakili ekanligi yoki kuzatuv kengashining qaysi a'zosi mustaqil a'zo ekanligi; - bankning ovoz beruvchi aksiyalariga egalik qiluvchi aksiyadorlar ega bo'lgan ovozlarning umumiy soni; - umumiy yig'ilishda ishtirok etgan aksiyadorlar ega bo'lgan ovozlarning soni; - umumiy yig'ilishning raisi (rayosati) va kotibi, yig'ilish kun tartibi ko'rsatiladi. <p>Aksiyadorlar umumiy yig'ilishining bayonnomasida ma'ruzalarning asosiy qoidalari, ovozga qo'yilgan masalalar hamda ular yuzasidan o'tkazilgan ovoz berish yakunlari, yig'ilish qabul qilgan qarorlar ko'rsatiladi.</p>	<p>meeting of shareholders;</p> <ul style="list-style-type: none"> - information about the quorum and the number of votes required for each issue on the agenda; - information on the participation of preferred shareholders; - the minutes of the meeting must indicate which shareholder the member of the supervisory board represents or which member of the supervisory board is an independent member; - total number of votes held by shareholders holding voting shares of the bank; - the number of votes held by shareholders present at the general meeting; - Chairman (Presidium) and Secretary of the General meeting, agenda of the meeting. <p>The minutes of the General meeting of shareholders should indicate the main provisions of the reports, the questions put to the vote, the results of voting on them, the decisions taken at the meeting.</p>
<p>Bank Kengashi (Bank Kuzatuv kengashi)</p>	<p>Supervisory Board (Supervisory Board of the Bank)</p>
<p>11.23. Bank Kengashi bank umumiy faoliyatiga rahbarlik qiladi va qarorlar qabul qiladi, qonunchilikda va mazkur Ustavda aksiyadorlar umumiy yig'ilishining vakolatlari doirasiga kiritilgan masalalarni hal etish bundan mustasno.</p> <p>Bank Kengashi qonun hujjatlarida, mazkur Ustavda va "Bank Kengashi to'g'risida"gi Nizomda belgilangan tartibda faoliyat yuritadi.</p>	<p>11.23. The Supervisory Board manages the general activities of the Bank and make decisions, except for the resolution of matters provided by law and this Charter, and also within the competence of the general meeting of shareholders.</p> <p>The Supervisory Board acts in accordance with the legislation, this Charter and the Regulation on the Supervisory Board of the Bank.</p>
<p>11.24. Bank Kengashining vakolat doirasiga quyidagilar kiradi:</p> <ul style="list-style-type: none"> - bank faoliyatining ustuvor yo'nalishlarini belgilash; - aksiyadorlarning yillik va navbatdan tashqari umumiy yig'ilishlarini chaqirish, bundan ushbu Ustav 11.16-bandida uchinchi xatboshisida nazarda tutilgan hollar mustasno; - aksiyadorlar umumiy yig'ilishining kun tartibini tayyorlash; - aksiyadorlarning umumiy yig'ilishi o'tkaziladigan sana, vaqt va joyini belgilash; - aksiyadorlarning umumiy yig'ilishi o'tkazilishi haqida xabar qilish uchun bank aksiyadorlarining reestrini shakllantirish sanasini belgilash; - bank Ustavi 11.4-bandining "a" kichik bandida nazarda tutilgan masalalarni aksiyadorlarning umumiy yig'ilishi hal qilishi uchun kiritish; - mol-mulkning bozor qiymatini belgilashni tashkil 	<p>11.24. The scope of competence of the Supervisory Board includes:</p> <ul style="list-style-type: none"> - setting of priorities of the bank; - convening annual and extraordinary general meetings of shareholders, except as provided in the third paragraph of clause 11.16 hereof; - preparing the agenda of the general meeting of shareholder ; - determination of the date, time and venue of the general meeting of shareholders; - establishment of the date of formation of the bank's shareholder register for notification of the general shareholder meeting; - introduction of the issues stipulated in Clause 11.4 (a) of the Bank's Charter for resolution by the general meeting of shareholders; - organization of determination of market value of property;

<p>etish;</p> <ul style="list-style-type: none"> - korporativ maslahatchini tayinlash va uning faoliyati tartibini belgilovchi nizomni tasdiqlash; - bankning yillik biznes-rejasini tasdiqlash; - ichki audit xizmatini tashkil etish va uning xodimlarini tayinlash, shuningdek har chorakda uning hisobotlarini eshitib borish; - bank Boshqaruvining faoliyatiga daxldor har qanday hujjatlardan erkin foydalanish va bank Kengashi zimmasiga yuklatilgan vazifalarni bajarish uchun bu hujjatlarni bank Boshqaruvidan olish. Bank Kengashi va uning a'zolari olingan hujjatlardan faqat xizmat maqsadlarida foydalanishi mumkin; - auditorlik tekshiruvini o'tkazish (majburiy auditorlik tekshiruvi bundan mustasno), auditorlik tashkilotini belgilash, uning xizmatlariga to'lanadigan eng ko'p haq miqdori va u bilan shartnoma tuzish (shartnomani bekor qilish) to'g'risida qaror qabul qilish; - dividend miqdori, uni to'lash shakli va tartibi yuzasidan tavsiyalar berish; - bankning zaxira fondidan va boshqa fondlaridan foydalanish tartibi belgilash; - bankning filiallarini va bank xizmatlari ofislarini tashkil etish, sho'ba banklar va vakolatxonalar ochish; - bankning sho'ba va qaram xo'jalik jamiyatlarini tashkil etish; - amaldagi qonunchilikda nazarda tutilgan hollarda bank Kengashi vakolatiga kiradigan yirik bitimlar hamda bankning affillangan shaxslari bilan bank tomonidan bitimlar tuzish haqida qaror qabul qilish; - bankning tijorat va notijorat tashkilotlardagi ishtiroki bilan bog'liq bitimlarni qonun hujjatlarida belgilangan tartibda tuzish; - bankning korporativ obligatsiyalarini qaytarib sotib olish to'g'risida qaror qabul qilish. - Aksiyadorlar umumiy yig'ilishi tomonidan qo'shimcha aksiyalarni chiqarilishi to'g'risidagi qaror qabul qilish huquqi bank Kengashiga berilgan bo'lsa, bunday qaror qabul qilish shuning bank Ustaviga ustav kapitalini ko'paytirish xamda bankning e'lon qilingan aksiyalari sonini kamaytirish bilan bog'lik o'zgartirish va qo'shimchalar kiritish to'g'risidagi masalalarni xal qilish: - aksiyalarni joylashtirish (tashkil etilgan qimmatli qog'ozlar savdolariga chiqarish) narxini belgilash; 	<ul style="list-style-type: none"> - appointment of a corporate consultant and approval of a charter governing his/her activities; - approval of the bank's annual business plan; - organization of the internal audit service and appointment of its staff, as well as hearing its reports on a quarterly basis; - accessing freely to any documents related to the activities of the Management Board and receive these documents from the Management Board to perform the tasks assigned to the Supervisory Board. The Supervisory Board and its members may use the received documents only for official purposes; - audit (except for mandatory inspections), determination of the audit organization, the maximum amount of payment for its services and the decision to conclude an agreement with it (termination of the agreement); - - - providing recommendations on the amount of dividends, the form and procedure of their payment; - determining the procedure for using the reserve fund and other funds of the bank; - establishment of bank branches and banking services offices, opening of subsidiary banks and representative offices; - establishment of branches and subordinate economic companies of the bank; - making decisions on large transactions within the competence of the Supervisory Board and operations with affiliates of the bank in cases provided for by current legislation; - conclusion of transactions related to participation of the bank in commercial and non-commercial organizations in the manner established by law; - decision on repurchase of corporate bonds of the bank. - If the Supervisory Board is given the right to decide on the issue of additional shares by the general meeting of shareholders, it is necessary to make such a decision on amending the Bank's Charter in order to increase the charter capital and reduce the number of announced shares; - establishment of the stock offering price (issue of securities on the stock market and organized OTC market); - the bank's decision to issue corporate bonds,
--	--

- bank tomonidan korporativ obligatsiyalar, shu jumladan aksiyalarga ayirboshlanadigan obligatsiyalar chiqarish to'g'risida qaror qabul qilish;
- qimmatli qog'ozlarning hosilalarini hamda bank depozit sertifikatlarini muomalaga chiqarish to'g'risida qaror qabul qilish;
- bankning korporativ obligatsiyalarini qaytarib sotib olish to'g'risida qaror qabul qilish;
- bank Boshqaruvini tuzish, Boshqaruv raisi va a'zolarini tayinlash hamda bank Boshqaruv raisi va a'zolarining vakolatlarini muddatidan ilgari tugatish. Boshqaruv a'zolarini tayinlash chet ellik menejerlar ishtirok etishi mumkin bo'lgan tanlov bo'yicha saralash asosida amalga oshiriladi;
- bank Boshqaruviga to'lanadigan haq va kompensatsiyalarning miqdorlarini belgilash;
- strategik maqsadlarni, korporativ boshqaruv siyosatini, bankning boshqa ichki siyosatlarini, shu jumladan tavakkalchiliklarni aniqlash, boshqarish, monitoring qilish va ular to'g'risida xabardor etish, kapitalning yetarililigini lozim darajada saqlab turish siyosatini tasdiqlash hamda ularning amalga oshirilishi ustidan nazorat qilish;
- aktivlarni tasniflash asosida aktivlar bo'yicha ehtimoldagi zararlarga qarshi yaratiladigan zaxiralar shakllantirilishi ustidan nazorat qilish, shuningdek bankning kapital va umumiy zaxiralarining yetarli darajada saqlab turilishini ta'minlash;
- manfaatlar to'qnashuvining oldini olish va uni bartaraf etish tartibini tasdiqlash;
- bankning moliyaviy holatini tiklash rejalarini tasdiqlash;
- bankning Boshqaruvi ustidan nazoratni amalga oshirish;
- bankning qabul qilingan biznes-rejasi bajarilishi ustidan nazorat qilish, shuningdek har chorakda bankning faoliyati natijalari to'g'risida bank Boshqaruvining hisobotini eshitish;
- bankning ichki audit xizmati faoliyatini tashkil etish, shuningdek bank ichki audit xizmatining choraklik hisobotlari asosida bank Boshqaruvi tomonidan bank strategiyalari va siyosatlariga rioya etilishini baholashdan o'tkazish;
- bank Boshqaruvi a'zolari tomonidan taqdim etilgan axborotni, takliflarni va tushuntirishlarni o'rganish, muhokama qilish hamda ular bo'yicha bahslashish;
- bank faoliyatini boshqarish tizimi samaradorligini, shu jumladan bank boshqaruvi prinsiplari

- including bonds convertible into shares;
- making a decision on issuing securities derivatives and bank deposit certificates into circulation;
- decision to repurchase corporate bonds of the bank;
- formation of the Management Board, appointment of the Chairman of the Management Board and members of the Management Board and early termination of powers of the Chairman of the Management Board and members of the Management Board. Appointment of Management Board members is based on a selection process in which foreign managers can participate;
- determination of fees and compensations to be paid to the Management Board;
- approval of strategic objectives, corporate governance policy, other internal policies of the bank, including risk identification, management, monitoring and reporting, approval of adequate capital adequacy policy and control over their implementation;
- control over the formation of reserves against potential losses by assets based on asset classification, as well as ensuring adequate maintenance of the bank's capital and general reserves;
- adoption of a procedure for preventing and resolving conflicts of interest;
- approval of plans to restore the bank's financial condition;
- control over the bank's Management;
- monitoring the implementation of the bank's adopted business plan, as well as hearing quarterly reports of the Management Board on the bank's performance;
- organization of the Bank's internal audit service, as well as assessment of compliance of the Bank's strategy and policy by the Management Board based on quarterly reports of the Bank's internal audit service;
- studying and discussing the information, proposals and explanations submitted by members of the Management Board;
- monitoring and periodic evaluation of the effectiveness of the banking management system, including the principles of banking management, and taking appropriate measures to eliminate the identified shortcomings;

<p>monitoringini va ularni davriy baholashni amalga oshirish hamda aniqlangan kamchiliklarni bartaraf etish uchun tegishli choralarni ko‘rish;</p> <ul style="list-style-type: none"> - bir yilda kamida bir marta amalga oshirilgan nazorat va tekshiruv faoliyati to‘g‘risida aksiyadorlarning umumiy yig‘ilishiga hisobot taqdim etish; - yillik moliyaviy hisobotlarni tasdiqlash hamda buxgalteriya hisobi va moliyaviy hisobotlar tizimining yaxlitligini ta‘minlash; - bankning uzoq muddatli moliyaviy manfaatlarini va Markaziy bank tomonidan kapitalga nisbatan belgilangan talablarni hisobga olgan holda prudensial talablarga rioya etilishini ta‘minlash. - kengash a‘zolarini huquqlarini amalga oshirish choralarni ko‘radi. <p>Bank Kengashining vakolat doirasiga amaldagi qonun hujjatlari va “Bank Kengashi to‘g‘risida”gi Nizomga muvofiq boshqa masalalarni hal etish ham kiritilishi mumkin.</p>	<ul style="list-style-type: none"> - submit a report to the general meeting of shareholders on control and audit activities carried out at least once a year; - approval of annual financial statements and ensuring the integrity of the accounting and financial reporting system; - ensuring compliance with prudential requirements taking into account the long-term financial interests of the bank and capital requirements established by the Central Bank. - taking measures to exercise the rights of the Supervisory Board members. <p>The competence of the Supervisory Board may include the resolution of other issues in accordance with the current legislation and the Regulation "On the Supervisory Board of the Bank".</p>
<p>11.25. Bank Kengashining vakolat doirasiga kiritilgan masalalar hal qilish uchun bank Boshqaruviga o‘tkazilishi mumkin emas.</p>	<p>11.25. Matters within the competence of the Supervisory Board may not be referred to the Management Board for decision.</p>
<p>11.26. Bank Kengashining a‘zolari amaldagi qonunchilik, bank Ustavida nazarda tutilgan tartibda aksiyadorlarning umumiy yig‘ilishi tomonidan uch yil muddatga saylanadi.</p> <p>Bank Boshqaruvi a‘zolari va raisi bank Kengashiga saylanishi mumkin emas. Aynan shu bankda, bankning sho‘ba va qaram xo‘jalik jamiyatlarida mehnat shartnomasi (kontrakt) bo‘yicha ishlayotgan shaxslar, ushbu jamiyatlarining boshqaruv organlari a‘zolari bank Kengashi a‘zosi bo‘lishi mumkin emas.</p>	<p>11.26. Members of the Supervisory Board are elected by the General meeting of shareholders for a term of three year in accordance with the current legislation and the Bank's Charter.</p> <p>Members and Chairman of the Management Board may not be elected to the Supervisory Board. Persons working in the same bank, subsidiary and dependent organizations of the Bank under an employment agreement (contract), members of management bodies of these companies may not be members of the Supervisory Board.</p>
<p>11.27. Bank Kengashi to‘qqiz kishidan iborat a‘zolaridan tashkil topadi.</p>	<p>11.27. The Supervisory Board consists of nine members.</p>
<p>11.28. Aksiyadorlar umumiy yig‘ilishi qaroriga muvofiq XMK va FMO istalgan vaqtda o‘zlarining bank Kengashiga tavsiya qilgan nomzodlarini almashtirish huquqiga ega. Agarda XMK va/yoki FMolar tomonidan bank Kengashi a‘zoliciga kiritilgan nomzodlar iste‘foga, pensiyaga yoki mehnat ta‘tiliga chiqsa, ushbu nomzodni tavsiya qilgan investor boshqa nomzodni qo‘yish huquqiga ega.</p>	<p>11.28. In accordance with the decision of the General meeting of shareholders, IFC and FMO have the right at any time to replace the candidates nominated by them to the Supervisory Board. If candidates nominated by IFC and/or FMO for membership in the Supervisory Board resign, retire or leave for vacation, the investor who has nominated that candidate has the right to nominate another candidate.</p>
<p>11.29. Bank Kengashi qoshida tegishli masalalar, shu jumladan nizoli vaziyatlarni aniqlash va hal etish bo‘yicha Bank kengashi a‘zolaridan iborat</p>	<p>11.29. The Supervisory Board establishes committees consisting of members of the Supervisory Board to identify and resolve relevant issues, including</p>

<p>qo'mitalar tashkil etiladi. Ushbu qo'mitalar o'z faoliyatida bank Boshqaruvi a'zolari, bank xodimlari va jalb etilgan ekspertlar (tegishli soha mutaxassislari, soha oliy ta'lim muassasalari o'qituvchilari va boshqalar)ni jalb etgan holda ishchi guruhlarini tashkil etishga haqlidir.</p>	<p>disputes. These committees have the right to create working groups with the participation of members of the Management Board, bank employees and involved experts (relevant specialists, teachers of higher educational institutions, etc.).</p>
<p>11.30. Aksiyadorlar umumiy yig'ilishining qaroriga ko'ra Kuzatuv kengashining a'zolariga ular o'z vazifalarini bajarib turgan davr uchun haq to'lanishi va (yoki) bank Kengashining a'zosi vazifalarini bajarish bilan bog'liq xarajatlari qoplanadi. Bunday haq va to'lovlarning miqdorlari aksiyadorlarning umumiy yig'ilishi qarorida belgilanadi.</p>	<p>11.30. By the resolution of the General meeting of shareholders, members of the Supervisory Board are reimbursed for the period during which they perform their duties and/or are reimbursed for expenses related to the performance of their duties as a member of the Supervisory Board. The amount of such fees and payments is determined by the resolution of the General meeting of shareholders.</p>
<p>11.31. Minoritar aksiyadorlarning huquqlarini himoya qilish maqsadida Kengash a'zolarining kamida 3 (uch) tasi bank bilan moddiy munosabatlarga kirishmagan hamda uning aksiyadori bo'lmagan mustaqil a'zolardan iborat bo'lishi lozim.</p>	<p>11.31. In order to protect the rights of minority shareholders, at least 3 (three) members of the Supervisory Board must be independent members who have not entered into a material relationship with the bank and are not its shareholders.</p>
<p>11.32. Quyidagilar kuzatuv kengashining mustaqil a'zosi bo'lishi mumkin emas:</p> <ul style="list-style-type: none"> - so'nggi uch yil ichida bankda va (yoki) bankning affillangan shaxslarida ishlagan shaxs; - bank ovoz beruvchi aksiyalarining besh yoki undan ortiq foiziga egalik qiluvchi (to'g'ridan-to'g'ri va (yoki) affillangan shaxslar orqali) aksiyador; - bankning va (yoki) uning affillangan shaxsining yirik mijoz va (yoki) yirik yetkazib beruvchisi bilan fuqarolik-huquqiy munosabatlarda bo'lgan shaxs. Bunda qaysi shaxslar bilan bazaviy hisoblash miqdorining ikki ming baravaridan ko'p bo'lgan summaga teng amaldagi shartnoma mavjud bo'lsa, o'sha shaxslar yirik mijoz va yirik yetkazib beruvchi deb e'tirof etiladi; - so'nggi uch yil ichida bankga va (yoki) bankning affillangan shaxslariga auditorlik xizmatlarini ko'rsatgan auditorlik tashkilotining xodimi; - ketma-ket olti yil davomida bankning kuzatuv kengashi tarkibiga kirgan shaxs; - bank va (yoki) uning affillangan shaxslari bilan biror-bir kelishuvga ega bo'lgan shaxs, bundan kuzatuv kengashi a'zosining vazifalari va funksiyalari bajarilishini ta'minlash bilan bog'liq bo'lgan kelishuvlar mustasno; - bankning boshqaruv va ichki nazorat organlarining va (yoki) uning affillangan shaxslarining a'zosi bo'lgan shaxsning yoki so'nggi uch yil ichida ularga a'zo bo'lgan shaxsning yaqin qarindoshi 	<p>11.32. The following cannot be an independent member of the Supervisory Board:</p> <ul style="list-style-type: none"> - a person who has worked in the bank and (or) affiliated persons of the bank during the last three years; - shareholder (directly and (or) through affiliated persons) owning five or more percent of voting shares of the bank; - a person having civil law relations with a major client and (or) a major supplier of the bank and (or) an affiliate of the bank. At the same time, persons with whom there is a valid contract in the amount of more than two thousand basic settlement values are recognized as a major client and major supplier; - an employee of an audit organization who has provided audit services to the bank and (or) affiliated persons of the bank for the last three years; - a person who has been a member of the bank's supervisory board for six consecutive years; - a person who has any agreements with the bank and (or) its affiliates, with the exception of agreements related to ensuring the fulfillment of the tasks and functions of a member of the supervisory board; - a person who is close relative or a relative on the god's side (parents, brothers, sisters, sons, daughters, spouses, as well as parents, brothers,

<p>yoki quda tomondan qarindoshi (ota-onasi, aka-ukalari, opa-singillari, o'g'illari, qizlari, eri (xotini), shuningdek erining (xotinining) ota-onasi, aka-ukalari, opa-singillari va farzandlari) bo'lgan shaxs;</p> <ul style="list-style-type: none"> - davlat boshqaruvi organining yoki davlat korxonasining xodimi bo'lgan shaxs; - bankning ustavida yoki aksiyadorlar umumiy yig'ilishining qarorlari bilan tasdiqlangan hujjatlarda belgilangan talablarga muvofiq bo'lmagan shaxs. 	<p>sisters and children of spouses) with a person who is or has been a member of management and internal control bodies for the last three years bank and (or) affiliated persons of the bank;</p> <ul style="list-style-type: none"> - a person who is an employee of a state management body or a state enterprise; - a person who does not comply with the requirements specified in the Charter of the bank or in the documents approved by the decisions of the general meeting of shareholders.
<p>11.33. Quyidagilar bank Kengashining majburiyatlari hisoblanadi:</p> <ul style="list-style-type: none"> - o'z vakolatlarini aksiyadorlar manfaatlari yo'lida amalga oshirish; - bank rahbarligida omilkorlikni ta'minlash; - bank faoliyatining strategiyasini shakllantirish; - bank biznes rejasini bajarilishini nazorat qilish; - bankning malakali ichki audit xizmatini yaratish; - omonatchilar va aksiyadorlarning huquqlarini himoya qilish maqsadida bank faoliyatini, shu jumladan kreditlash va mablag'larni investitsiyalashning to'g'riligini nazorat qilish; - bank kapitalining bir tekis o'sib turishini ta'minlab turish; - bank siyosatlarini ishlab chiqish; - qonun hujjatlariga rioya qilinishini ta'minlash. 	<p>11.33. The Supervisory Board's responsibilities are as follows:</p> <ul style="list-style-type: none"> - exercise its powers in the interests of shareholders; - ensuring efficient management of the bank; - formation of a banking strategy; - monitoring the implementation of the bank's business plan; - creation of a qualified internal audit service of the bank; - monitoring the correctness of banking activities, including lending and investing, in order to protect the rights of depositors and shareholders; - ensuring sustainable growth of banking capital; - development of banking policy; - enforcement of legislation.
<p>11.34. Bank Kengashining raisi, uning o'rinbosari, Kengash tarkibidagi qo'mita a'zolari va raislari bank Kengashi a'zolarining umumiy soniga nisbatan ko'pchilik ovoz bilan, ushbu kengash tarkibidan bank Kengashi a'zolari tomonidan saylanadi.</p>	<p>11.34. The Chairman of the Supervisory Board, his deputy, members and chairmen of the Committee of the Supervisory Board are elected by the members of the Supervisory Board by a majority of votes from the total number of members of the Supervisory Board.</p>
<p>11.35. Bank Kengashining raisi uning ishini tashkil etadi, Bank Kengashi majlislarini chaqiradi va ularda raislik qiladi, majlislarda bayonnoma yuritilishini tashkil etadi, aksiyadorlarning umumiy yig'ilishida raislik qiladi.</p> <p>Kengash raisi bo'lmagan taqdirda uning vazifasini Kengash raisining o'rinbosari amalga oshiradi.</p>	<p>11.35. The Chairman of the Supervisory Board organizes its work, convenes and chairs the meetings of the Supervisory Board, organizes minutes of meetings, presides over the general meeting of shareholders.</p> <p>In the absence of the Chairman of the Supervisory Board, his duties are performed by the Deputy Chairman of the Supervisory Board.</p>
<p>11.36. Kengash yig'ilishlari yillik jadval asosida moliya yilining har choragida kamida bir marotaba chaqiriladi. Kengashning navbatdan tashqari yig'ilishi Kengash raisining tashabbusi bilan, Kengash a'zolarining talabi bilan, bank ichki auditining, bank Boshqaruvining, Markaziy</p>	<p>11.36. Meetings of the Supervisory Board are held at least once a quarter on the basis of the annual schedule. An extraordinary meeting of the Supervisory Board may be convened at the initiative of the Chairman of the Supervisory Board, at the request of the members of the</p>

<p>bankning talabi bilan hamda Ustavda belgilangan boshqa shaxslarning talabiga ko'ra chaqirilishi mumkin. Kengash yig'ilishini chaqirish va o'tkazish tartibi "Bank Kengashi to'g'risida"gi Nizomda va mazkur Ustavda belgilab beriladi. Bank Kengashi yig'ilishida bank Boshqaruvining raisi, uning o'rinbosari va Boshqaruv a'zolari maslahat ovoz berish huquqi bilan qatnashishlari mumkin.</p>	<p>Supervisory Board, at the request of the internal audit of the Bank, the Management Board, the Central Bank and other persons specified in the Charter. The procedure for convening and holding meetings of the Supervisory Board is determined by the Regulation "on the Supervisory Board of the Bank" and this Charter. The Chairman of the Management Board, his deputy and members of the Management Board may participate in the meeting of the Supervisory Board with an advisory vote.</p>
<p>11.37. Kengash majlisini o'tkazish uchun kворum Kengashga saylangan a'zolarining yetmish besh foizidan kam bo'lmasligi kerak. Kengash a'zolarining soni Ustavda nazarda tutilgan miqdorning yetmish besh foizidan kam bo'lgan taqdirda, Kengashning yangi tarkibini saylash uchun aksiyadorlarning navbatdan tashqari umumiy yig'ilishi chaqirilishi shart. Kengashning qolgan a'zolari aksiyadorlarning bunday navbatdan tashqari umumiy yig'ilishini chaqirish to'g'risida qaror qabul qilishga, shuningdek bank Boshqaruvi rahbarining vakolatlari muddatidan ilgari tugatilgan taqdirda, uning vazifasini vaqtincha bajaruvchini tayinlashga haqlidir.</p>	<p>11.37. The quorum for a meeting of the Supervisory Board should be at least seventy-five percent of the members elected to the Supervisory Board. If the number of members of the Supervisory Board is less than seventy-five percent of the number stipulated by the Charter, an extraordinary general meeting of shareholders shall be convened to elect a new Supervisory Board. The remaining members of the Supervisory Board may decide to convene such an extraordinary general meeting of shareholders, as well as appoint the acting Chairman of the Management Board in case of early termination of its powers.</p>
<p>11.38. Kengashning majlisida qarorlar, agar Kengashning majlisini chaqirish va o'tkazish tartibini belgilovchi amaldagi qonunchilik va Ustavda o'zgacha qoida nazarda tutilmagan bo'lsa, majlisda hozir bo'lganlarning ko'pchilik ovozi bilan qabul qilinadi. Kengashning majlisida masalalar hal etilayotganda Kengashning har bir a'zosi bitta ovozga ega bo'ladi.</p>	<p>11.38. Decisions of the Supervisory Board meeting are taken by a majority of votes of those present at the meeting, unless otherwise provided by the current legislation and the Charter, which determine the procedure for convening and holding the Supervisory Board meeting. Each member of the Supervisory Board has one vote on matters at the Supervisory Board meeting.</p>
<p>11.39. Ustav va aksiyadorlar umumiy yig'ilishi tomonidan Kengash vakolatiga kiritilgan taqdirda quyidagi masalalar yuzasidan Kengash qarori uning a'zolari tomonidan bir ovozdan qabul qilinadi:</p> <ul style="list-style-type: none"> - bank ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish; - bank tomonidan aksiyalarga ayirboshlanadigan korporativ obligatsiyalarni chiqarish; - bank tomonidan yirik bitimlar tuzish; - bank tomonidan affillangan shaxslar bilan bitimlar tuzish. 	<p>11.39. On the following matters which are included into the competence of the Supervisory Board by the Charter and GMS, the members of the Supervisory Board decide by a unanimous vote:</p> <ul style="list-style-type: none"> - increase the charter capital of the bank by placing additional shares; - issuance by the bank of corporate bonds convertible into shares; - conclusion of major transactions by the bank; - conclusion of agreements with affiliates of the bank.
<p>11.40. Amaldagi qonun hujjatlariga muvofiq Kengash a'zolarining, shu jumladan Kengash mustaqil a'zolarining malakali ko'pchilik ovozi (75 foizdan</p>	<p>11.40. In accordance with the current legislation, the Supervisory Board is not entitled to do the following without the approval of a qualified</p>

<p>kam bo‘lmagan) bilan ma’qullanmasdan turib Kengash quyidagilarni amalga oshirishga haqli emas:</p> <ul style="list-style-type: none"> - o‘zaro aloqador shaxslar bilan (A) bank kapitalining 2,5 foizidan yuqori bo‘lgan bitim, kelishuv va shartnomalar tuzish yoki (B) muddati 1 yildan kam bo‘lgan har qanday boshqa nomoddiy kelishuvlarni mustaqil taraf prinsiplari asosida tuzish; - bank biznes-rejasini yoki byudjetini ma’qullash yoki o‘zgartirish; - standart bank operatsiyalaridan chetga chiquvchi Respublikadagi har qanday investitsiyalar va tranzaksiyalarda qatnashish. 	<p>majority (at least 75%) of the members of the Supervisory Board, including independent members of the Supervisory Board:</p> <ul style="list-style-type: none"> - conclusion of contracts and agreements with related parties (A) more than 2.5% of the capital of the bank or (B) any other intangible agreements of less than 1 year on the basis of independent party principles; - approval or modification of the bank's business plan or budget; - participation in any investments and transactions in the republic that differ from standard banking operations.
<p>11.41. Kengashning bir a’zosi o‘z ovozi Kengashning boshqa a’zosiga berishga yo‘l qo‘yilmaydi. Kengash a’zolarining ovozlari teng bo‘lib qolgan taqdirda Kengash raisining ovozi hal qiluvchi ovoz hisoblanadi.</p>	<p>11.41. One Supervisory Board member is not allowed to give his vote to another Supervisory Board member. If the votes of the members of the Supervisory Board are equal, the vote of the Chairman of the Supervisory Board shall be decisive.</p>
<p>11.42. Kengash majlisida bayonnoma yuritiladi. Kengash majlisining bayonnomasi majlis o‘tkazilganidan so‘ng o‘n kundan kechiktirmay tuziladi. Majlis bayonnomasida quyidagilar ko‘rsatiladi:</p> <ul style="list-style-type: none"> - majlis o‘tkazilgan sana, vaqt va joy; - majlisda ishtirok etadigan, shu jumladan axborot-kommunikatsiya texnologiyalaridan foydalangan holda masofadan turib ishtirok etadigan shaxslar; - majlisning kun tartibi; - ovoz berishga qo‘yilgan masalalar, ular yuzasidan o‘tkazilgan ovoz berish yakunlari; - qabul qilingan qarorlar. <p>Kengash majlisining bayonnomasi majlisda ishtirok etayotgan Kengash a’zolari tomonidan imzolaniadi, ular majlis bayonnomasi to‘g‘ri rasmiylashtirilishi uchun javobgar bo‘ladi.</p>	<p>11.42. The minutes are kept at the meeting of the Supervisory Board. The minutes of the Supervisory Board meeting are drawn up no later than ten days after the meeting. The following is indicated in the minutes the meeting:</p> <ul style="list-style-type: none"> - date, time and place of the meeting; - persons participating in the meeting, including remotely using information and communication technologies; - agenda of the meeting; - the questions put to the vote, the results of voting on them; - decisions taken. <p>The protocol of the Supervisory Board meeting shall be signed by the members of the Supervisory Board present at the meeting, who shall be responsible for the correctness of the protocol of the meeting.</p>
<p>11.43. Kengashning qarorlari sirdan ovoz berish yo‘li bilan (so‘rov yo‘li bilan) Kengashning barcha a’zolari tomonidan bir ovozdan qabul qilinishi mumkin. Qaror loyixalarini, qaror qabul qilishga oid materiallar Kengash a’zolariga ularning tegishli manzillariga yuborilmagan hamda ular tomonidan yozma ravishda ma’qullanmagan bo‘lsa, Kengash a’zolari tomonidan qarorlar qabul qilinishi mumkin emas. Kengash majlisining bayonnomasi imzolangan kuni bank Boshqaruviga ijro etish uchun</p>	<p>11.43. Decisions of the Supervisory Board may be adopted unanimously by all members of the Supervisory Board by absentee voting (by poll). Decisions of the Supervisory Board may not be taken unless the draft resolutions, decision materials have been sent to the members of the Supervisory Board at their respective addresses and have been approved by them in writing. The minutes of the Supervisory Board meeting will be sent to the Management Board for execution on the day of signing. If the</p>

<p>yuboriladi. Kengash aksiyadorlarning umumiy yig'ilishini chaqirish to'g'risida qaror qabul qilgan taqdirda, mazkur qaror haqidagi axborot bank Boshqaruviga bank Kengashining majlisi o'tkazilgan kuni topshiriladi.</p>	<p>Supervisory Board decides to convene a General meeting of shareholders, information on this decision will be submitted to the Management Board on the day of the Supervisory Board meeting.</p>
<p>11.44. Kengash a'zosi Kengashning majlislarida shaxsan va/yoki axborot-kommunikatsiya texnologiyalaridan foydalangan holda masofadan qatnashishga haqlidir, yig'ilishda muhokama qilinayotgan masala bo'yicha so'zga chiqishi, bank faoliyati natijalari to'g'risida to'la va ishonchli axborotlar olishni ta'minlash, rivojlanish to'g'risidagi rejalarni olish, Kengashda ishlagani uchun pul mukofoti olishi mumkin. Kengash a'zolarini mukofotlash va kompensatsiya to'lash miqdori aksiyadorlarning umumiy yig'ilishi tomonidan belgilanadi. Kengash raisi funksiyalarni Kengash a'zolari o'rtasida taqsimlaydi.</p>	<p>11.44. The Supervisory Board member has the right to participate in the meetings of the Supervisory Board in person and/or remotely using information and communication technologies, to speak on the issue discussed at the meeting, to ensure full and reliable information on the results of the bank's activities, to receive development plans, and to receive a monetary reward for working in the Supervisory Board. The amount of remuneration and compensation of Supervisory Board members is determined by the general meeting of shareholders. The Chairman of the Supervisory Board distributes functions among the members of the Supervisory Board.</p>
<p>Korporativ maslahatchi</p>	<p>Corporate consultant</p>
<p>11.45. Korporativ maslahatchi bankning rasmiy vakili va bankning tarkibiy bo'linmasi boshlig'i hisoblanadi. Korporativ maslahatchi o'zining xizmat organini tashkil etishi mumkin. Korporativ maslahatchi nomzodligiga qo'yiladigan talablar va ishga tayinlash va ishdan bo'shatish Kengash tomonidan qabul qilingan nizom asosida amalga oshiriladi.</p>	<p>11.45. The corporate consultant is the official representative of the bank and the head of the structural department of the bank. Corporate consultant may establish its own service body. The requirements for the nomination of the Corporate consultant and the appointment and dismissal will be made in accordance with the regulation adopted by the Supervisory Board.</p>
<p>11.46. Korporativ maslahatchining ish faoliyatining asosiy vazifalari:</p> <ul style="list-style-type: none"> - bankning O'zbekiston Respublikasining korporativ boshqaruvga oid amaldagi qonunchiligi, Aksiyadorlarning umumiy yig'ilishi, Ustavi hamda Kengash hujjatlari talablariga mos kelishini ta'minlash; - bankning korporativ boshqaruv amaliyotini rivojlantirish va takomillashtirishga ko'maklashish, ularning eng yaxshi xalqaro amaliyotlarga muvofiqligi; - aksiyadorlar huquqlarini samarali himoya qilishga ko'maklashish va bankning investitsion jozibadorligini oshirishga ko'maklashish; - bankning barqaror rivojlanishini ta'minlovchi boshqaruv amaliyotini shakllantirishni rag'batlantirish. 	<p>11.46. The main duties of the Corporate consultant:</p> <ul style="list-style-type: none"> - ensuring compliance of the bank with the requirements of the current legislation of the Republic of Uzbekistan on corporate governance, the general meeting of shareholders, the Charter and the documents of the Supervisory Board; - supporting the development and improvement of the bank's corporate governance practices, their compliance with the best international practices; - contributing to the effective protection of shareholders' rights and helping to increase the investment attractiveness of the bank; - encouraging the formation of management practices that ensure the sustainable development of the bank.
<p>Банк Бoшқаруви</p>	<p>Management Board of the Bank</p>
<p>11.47. Bank Boshqaruv bankning ijro etuvchi organi hisoblanadi. Bankning kundalik faoliyatiga</p>	<p>11.47. The Management Board of the bank (Management Board) is the executive body of</p>

<p>rahbarlik qilish, joriy faoliyatini boshqarish bank Boshqaruvi tomonidan qonun hujjatlarida, mazkur Ustavda va "Bank Boshqaruvi to'g'risida"gi Nizomda belgilangan tartibda amalga oshiriladi.</p>	<p>the bank. Operational management of the Bank and management of its current activities are carried out by the Management Board in accordance with the procedure established by the legislation, this Charter and the Regulation "On the Management Board of the Bank".</p>
<p>11.48. Aksiyadorlarning umumiy yig'ilishi va Kengashning vakolat doirasiga kiritilgan masalalardan tashqari bankning kundalik faoliyatiga tegishli barcha masalalarni hal qilish bank Boshqaruvi vakolatiga kiradi. Bank Boshqaruvi aksiyadorlarning umumiy yig'ilishi va Kengashning qarorlari bajarilishini ta'minlaydi.</p>	<p>11.48. The Management Board is responsible for resolving all issues related to the Bank's current activities, with the exception of the General meeting of shareholders and matters within the competence of the Supervisory Board. The Management Board ensures the implementation of the resolutions of the General meeting of shareholders and the Supervisory Board.</p>
<p>11.49. Bank Boshqaruvi bank Kengashi tomonidan tasdiqlangan faoliyat strategiyasi va uni boshqarish tizimiga muvofiq bankning faoliyatiga operativ boshqaruvni amalga oshiradi hamda bankning faoliyati uchun javobgarlikni to'liq zimmasiga oladi. Bank Boshqaruvi bank aksiyadorlarining umumiy yig'ilishiga va Kengashga hisobdordir. Boshqaruv o'z faoliyatida qonunchilikda belgilangan majburiyatlarga amal qiladi.</p>	<p>11.49. The Management Board carries out operational management of the Bank's activities in accordance with the activity strategy and management system approved by the Supervisory Board and assume full responsibility for the Bank's activities. The Management Board is accountable to the General meeting of shareholders and the Supervisory Board. In its activities, the Management Board must comply with the obligations established by law.</p>
<p>11.50. Bank Boshqaruvi:</p> <ul style="list-style-type: none"> - bank rivojlanishining asosiy yo'nalishlarini, strategiyasini ko'rib chiqish va tasdiqlash uchun Kengashga olib chiqadi; - bank faoliyatiga operativ rahbarlikni tashkil qiladi va amalga oshiradi, shuningdek aksiyadorlar umumiy yig'ilishi va Kengash qarorlarining bajarilishini ta'minlaydi; - o'z vakolati doirasida bank nomidan ish ko'radi hamda aksiyadorlarning umumiy yig'ilishi va Kengash oldida hisobdordir; - bank Ustaviga binoan aksiyadorlar umumiy yig'ilishida yoki Kengashda muhokama qilinishi shart bo'lgan masalalarni dastlab ko'rib chiqadi va ular bo'yicha zaruriy materiallar, takliflar va qaror loyihasini tayyorlaydi; - bankning tarkibiy bo'linmalari to'g'risidagi nizomlarni tasdiqlaydi; - bank xizmatlari ofislari va boshqa alohida bo'linmalar ochish hamda ularning rahbarlik faoliyatiga doir masalalarni hal qilish; - bankning tarkibiy bo'linmalari, uning filiallari, bank xizmatlari ofislari va vakolatxonolari rahbarlik faoliyatiga doir masalalarni hal qiladi; - bankda O'zbekiston Respublikasi qonunlariga amal 	<p>11.50. Management Board of the Bank:</p> <ul style="list-style-type: none"> - submits to the Supervisory Board for consideration and approval the main directions, development strategies of the Bank; - organizes and carries out operational management of the bank, as well as ensures implementation of resolutions of the General meeting of shareholders and the Supervisory Board; - acts on behalf of the bank within the limits of its competence and is accountable to the general meeting of shareholders and the Supervisory Board; - initially considers issues to be discussed at the General meeting of shareholders or the Supervisory Board in accordance with the Bank's Charter and prepares the necessary materials, proposals and draft decisions on them; - approves regulations on structural divisions of the bank; - opens banking services offices and other separate units and solving issues related to their management; - solves issues related to management activities of

<p>qilinishini nazorat qiladi;</p> <ul style="list-style-type: none"> - bank majburiyatlarini berish, pul-hisob hujjatlari va korrespondensiyalarni imzolashning tartibi va shartlarini belgilaydi; - bankning hisob siyosatini, hisob va hisobotlarini tashkil qilish masalalarini belgilaydi; - bankning byudjetini biznes-rejasini ishlab chiqishni tashkil qiladi; - bankning moliyaviy xizmatlar bozorida amalga oshirayotgan bitim va operatsiyalar rivojlanishning istiqbolli yo'nalishlarining tahlilini amalga oshiradi; - bankning aktiv va passiv operatsiyalar bo'yicha foiz stavkalarini operativ tartibga soladi; - O'zbekiston Respublikasi qonunlari, mazkur ustav, aksiyadorlar umumiy yig'ilishi va Bank Kengashi vakolati doirasida tasdiqlanishi kerak bo'lgan ichki hujjatlardan tashqari, bank faoliyatiga doir ichki hujjatlarni (nizomlar, tartiblar, qoidalar, uslubiy qo'llanmalar, reglamentlar, tariflar va boshqalar) ko'rib chiqadi va tasdiqlaydi; - bank operatsiyalarini amalga oshirish, ichki nazorat, banklararo shartnomalar tuzish va bank faoliyatining boshqa asosiy masalalarini hal qiladi; - kredit shartnomalari, shuningdek bank mijozlarining aktiv va passiv operatsiyalari bo'yicha differensiyalangan foiz stavkalarini o'rnatadi; - kadrlarni tanlash, tayyorlash va ulardan foydalanish masalalarini hal qiladi; - Boshqaruv raisi tomonidan tasdiqlanishi uchun bank xodimlari mehnatiga haq to'lash, mehnat me'yorlarini ishlab chiqadi; - bankning tijorat siri hisoblangan axborotlar ro'yxatini aniqlaydi va uni saqlanishini ta'minlaydi; - bankning tijorat siri hisoblangan axborotlari bilan ishlash tartibini tasdiqlaydi va tartibni buzganlik uchun javobgarlikni belgilab beradi; - bank fondlari to'g'risidagi nizomni ishlab chiqadi va Kengash muhokamasiga olib chiqadi; - bank faoliyati natijalarini muntazam ko'rib boradi, bank Boshqaruvi raisining, tarkibiy bo'linma rahbarlari va ishchi guruhlarining hisobotlarini tinglaydi; - bankning joriy holati va rivojlanishi istiqbollari to'g'risida Kengash oldida hisobot beradi; - ichki nazoratning samaradorligi natijalarini davriy baholab boradi va materiallarini ko'rib chiqadi; - ichki nazorat tomonidan aniqlangan xato va 	<p>the structural divisions of the bank, its branches, banking services offices and representative offices;</p> <ul style="list-style-type: none"> - monitors compliance with the legislation of the Republic of Uzbekistan in the bank; - defines the procedure and conditions for issuing bank obligations, signing money documents and correspondence; - determines the organization of the bank's accounting policy, accounts and reports; - organizes the development of the bank's budget business plan; - analyses the future directions of development of the bank's operations and operations in the financial services market; - promptly regulates interest rates on the bank's active and passive operations; - reviews and approves internal documents (regulations, procedures, rules, guidelines, standards, tariffs, etc.) on banking activities, apart from the laws of the Republic of Uzbekistan, this Charter, internal documents approved by the general meeting of shareholders and the Supervisory Board within their competence; - solves banking operations, internal control, conclusion of interbank agreements and other key banking issues; - establishes differentiated interest rates on loan agreements, as well as active and passive transactions of bank customers; - decides on the selection, training and use of personnel; - develops standards of labor, remuneration of bank employees for approval by the Chairman of the Management Board; - determines the list of information that is a commercial secret of the bank and ensures its safety; - approves the procedure for processing information of the bank, which is a trade secret, and establishes liability for violation of the procedure; - develops the regulation on Bank's funds and submit them to the Supervisory Board; - regularly checks the results of the bank's activity, listens to reports of the Chairman of the Management Board, heads of departments and working groups; - informs the Supervisory Board about the current
--	--

<p>kamchiliklarni bartaraf qilish choralari ustidan nazorat qilish tizimini yaratadi;</p> <ul style="list-style-type: none"> - Kengashning vakolat doirasiga kirmaydigan bank faoliyatining alohida yo‘nalishlari va masalalari bo‘yicha qarorlar qabul qiluvchi qo‘mitalar, komissiyalar kabi kollegial organlarni tuzadi va tarqatib yuboradi; - ichki nazoratni tashkil etish va uning samaradorligini oshirish choralari bo‘yicha hujjatlarni tayyorlaydi va Kengash bilan muhokama qiladi; - aksiyadorlar umumiy yig‘ilishi va Kengash vakolatlariga kiritilgan masalalardan tashqari, bank faoliyatiga oid boshqa masalalarni ko‘rib chiqadi va hal qiladi. <p>“Bank Boshqaruvi to‘g‘risida”gi Nizomga asosan Boshqaruv vakolatlariga boshqa masalalar ham kiritilishi mumkin.</p>	<p>state and prospects of the bank's development;</p> <ul style="list-style-type: none"> - periodically evaluate the results of internal control performance and review materials; - establishes a system for monitoring the elimination of errors and deficiencies identified by internal control; - forms and dissolves collegial bodies, such as decision-making committees, commissions on specific areas and banking issues that are not within the competence of the Supervisory Board; - prepares and discusses with the Supervisory Board documents on internal control measures and their effectiveness; - considers and resolves other issues related to the Bank's activities other than those included in the powers of the General Meeting of Shareholders and the Supervisory Board. <p>In accordance with the Regulation "on the Management Board of the Bank", other issues may be included in the powers of the Management Board.</p>
<p>11.51. Bank Boshqaruvining raisi:</p> <ul style="list-style-type: none"> - bank aksiyadorlarining umumiy yig‘ilishi, bank Kengashi qarorlari va O‘zbekiston Respublikasining amaldagi qonunchiligiga muvofiq bank faoliyatining tezkor boshqaruvini amalga oshiradi va ijroiya organi faoliyati samaradorligini ta‘minlaydi; - bank nomidan ishonchnomasiz ish yuritadi, mamlakat ichidagi va xorijdagi barcha tashkilotlar bilan o‘z manfaatlarini ifodalovchi bitimlar tuzadi; - bank nomidan vakillik qilish huquqiga ishonchnomalar beradi; - bank ustavida va O‘zbekiston Respublikasi qonun hujjatlarida belgilangan chegaralar doirasida bankning mol-mulkini, jumladan moliyaviy resurslarni boshqaradi; - shtat jadvalini tasdiqlaydi va bank smetasiga muvofiq bank boshqaruvi a‘zolaridan tashqari, boshqa bank xodimlarining lavozim maoshlarini, ularga ustamalar to‘lash miqdorlari va shartlarini belgilaydi; - kuzatuv kengashi tomonidan belgilangan hamda bank aksiyadorlarining umumiy yig‘ilishida qabul qilingan bayonnoma qarorlari va topshiriqlarining bajarilishini ta‘minlaydi; - bankning rivojlanish strategiyasiga muvofiq biznes-rejaning bajarilishini ta‘minlaydi, bankda axborot va moliyaviy texnologiyalarni 	<p>11.51. The Chairman of the Management Board:</p> <ul style="list-style-type: none"> - implements operational management of the bank's activities in accordance with the General meeting of the shareholders, the decisions of the Supervisory Board and the current legislation of the Republic of Uzbekistan, and ensures the effectiveness of the management bodies; - acts on behalf of the bank without a power of attorney, concludes agreements representing its interests with all organizations within the country and abroad; - issues power of attorney on behalf of the bank; - manages the bank's property, including financial resources, within the limits set by the bank's Charter and the legislation of the Republic of Uzbekistan; - approves the staff list and determines the salaries of other bank employees, the amounts and terms of their bonuses, in accordance with the bank's estimate, except for the members of the Management Board; - ensures the implementation of minutes decisions and tasks set by the Supervisory Board and adopted at the general meeting of the Bank's shareholders; - ensures the implementation of the business plan in accordance with the bank's development strategy, takes measures to develop information

<p>rivojlantirish choralarini ko'radi; bankning barcha xodimlari bajarishi majburiy bo'lgan bank faoliyati to'g'risida buyruq va farmoyishlar chiqaradi;</p> <ul style="list-style-type: none"> - shtat jadvalini tasdiqlaydi, bank xodimlari bilan mehnat shartnomalarini tuzadi va bekor qiladi, xodimlarga nisbatan rag'batlantirish va intizomiy jazolar qo'llaydi, mehnatga haq to'lash shakli, miqdori va tartibi to'g'risida qaror qabul qiladi; - bank nomidan yuridik va jismoniy shaxslarga nisbatan shikoyat va da'volar qiladi; - bank Boshqaruvi ishiga rahbarlik qiladi, uning majlislarini chaqiradi, majlislar kun tartibini belgilaydi va ularda raislik qiladi; - bankning buxgalteriya hisobi va hisobotini yuritilishini, shuningdek bankning barcha tarkibiy bo'linmalarida va boshqaruv darajalarida, shu jumladan risklarni boshqarish va komplaens nazorat tizimlarida ichki nazorat tizimining samarali ishlashini ta'minlaydi; - manfaatdor foydalanuvchilarga zarur ma'lumotlar oqimini ta'minlovchi axborotni uzatish va almashishning samarali tizimlarining yaratilishini ta'minlaydi; - bank Boshqaruvi raisi bilan tuziladigan mehnat shartnomasida, shuningdek, bank ustavida va O'zbekiston Respublikasi qonun hujjatlarida nazarda tutilgan boshqa masalalarni hal qiladi. 	<p>and financial technologies in the bank;</p> <ul style="list-style-type: none"> - issues orders and instructions on banking activities that all employees of the bank must follow; - approves the staff list, concludes and cancels employment contracts with bank employees, applies incentives and disciplinary sanctions to employees, decides on the form, amount and procedure of remuneration; - makes complaints and claims against legal entities and individuals on behalf of the bank; - directs the work of the bank's Management Board, calls its meetings, sets the agenda of the meetings and presides over them; - ensures the bank's accounting and reporting, as well as effective functioning of the internal control system in all structural units and management levels of the bank, including risk management and compliance control systems; - ensures the creation of effective systems of information transmission and exchange that provide the necessary information flow to interested users; - resolves other issues stipulated in the employment contract concluded with the Chairman of the Management Board, as well as in the bank's Charter and legal documents of the Republic of Uzbekistan.
<p>11.52. Bankning Boshqaruvini tuzish hamda ularning vakolatlarini muddatidan ilgari tugatish masalalarni hal etish Kengash tomonidan amalga oshiriladi. Bank Ustaviga muvofiq Kengash qaroriga ko'ra Boshqaruv a'zolarini tayinlash, qoida tariqasida, chet ellik menejerlar ishtirok etishi mumkin bo'lgan tanlov bo'yicha saralash asosida amalga oshiriladi.</p>	<p>11.52. Decisions on the establishment of the Management Board and early termination of their powers are made by the Supervisory Board. According to the Bank's Charter, the appointment of the members of the Management Board, as a rule, is carried out on the basis of a selection process in which foreign managers can participate, according to the decision of the Supervisory Board.</p>
<p>11.53. Bank Boshqaruvi va uning a'zolarining huquq va majburiyatlari mazkur Ustavda hamda ularning har biri bilan uch yil muddatga tuziladigan shartnomada belgilanadi. Shartnoma bank nomidan Kengash raisi yoki Kuzatuv kengashi vakolat bergan shaxs tomonidan imzolanadi. Bank Boshqaruvi raisi va uning o'rinbosarlari, a'zolari bilan tuziladigan shartnomada ularning Bank faoliyati samaradorligini oshirish bo'yicha majburiyatlari hamda bankning yillik biznes-rejasi bajarilishining ahvoli yuzasidan aksiyadorlarning umumiy yig'ilishi va bank Kengashi oldida beradigan hisobotlarining davriyligi nazarda</p>	<p>11.53. The rights and obligations of the Management Board and its members are defined in this Charter and in a three-year contract with each of them. The agreement is signed on behalf of the bank by the Chairman of the Supervisory Board or a person authorized by the Supervisory Board. The contract concluded with the Chairman of the Management Board and his deputies and members should provide for their obligations to increase the efficiency of the Bank's activities and the periodicity of their reports to the General meeting of shareholders and the Supervisory Board regarding the</p>

tutilishi kerak.	implementation of the annual business plan of the bank.
11.54. Bank Boshqaruvi yetti nafar a'zodan iborat. Boshqaruv a'zolari bir vaqtning o'zida bank Kengashi a'zosi bo'lishi mumkin emas.	11.54. The Management Board consists of seven members. Members of the Management Board may not be members of the Supervisory Board at the same time.
11.55. Boshqaruv raisi bank nomidan ishonchnomasiz ish yuritadi, shu jumladan uning manfaatlarini ifodalaydi, bank nomidan bitimlar tuzadi, bankning filiali, bank xizmatlari ofislari yoki vakolatxonasi rahbarini tayinlaydi, shtatlarni tasdiqlaydi, bankning barcha xodimlari bajarishi majburiy bo'lgan buyruqlar chiqaradi va ko'rsatmalar beradi. Boshqaruv raisi "Bank Boshqaruvi to'g'risida"gi Nizomda belgilangan huquq va vakolatlarga ega bo'ladi. Boshqaruv raisi ishda vaqtincha bo'lmagan davrda (mehnat ta'tilida, xizmat safarida, mehnatga layoqatsizlik davrida va hokazolar) uning vazifalarni bajarish vakolati bank Kengashi tomonidan tasdiqlanadigan vazifalar taqsimotida ko'zda tutiladi.	11.55. The Chairman of the Management Board acts on behalf of the bank without a power of attorney, including representing its interests, concluding transactions on behalf of the bank, appointing the head of the bank's branch, banking services offices or representative office, approving the staff, issuing orders and giving instructions that all employees of the bank must follow. The Chairman of the Management Board has the rights and powers specified in the Regulation "On the Management Board of the Bank". During the temporary absence of the Chairman of the Management Board from work (on vacation, on a business trip, during the period of incapacity for work, etc.), his authority to perform duties is provided for in the division of duties approved by the Supervisory Board of the bank.
11.56. Bank Boshqaruvining majlisida bayonnoma yuritiladi. Bank Boshqaruvi majlisining bayonnomasi Kengash a'zolari talabiga ko'ra ularga beriladi. Bank Boshqaruvi majlislarini o'tkazishni Boshqaruv raisi tashkil etadi, u bank nomidan barcha hujjatlarni hamda bank Boshqaruvi majlisi bayonnomalarini imzolaydi. Bankning Boshqaruvi o'z vakolat doirasida qabul qilgan qarorlarga muvofiq bank nomidan ishonchnomasiz ish yuritadi.	11.56. Minutes are kept at the meeting of the Management Board. The minutes of the meeting of the Management Board are given to the members of the Supervisory Board upon their request. Meetings of the Management Board are organized by the Chairman of the Management Board, who signs all documents and minutes of meetings of the Management Board on behalf of the Bank. The Management Board acts on behalf of the Bank without power of attorney in accordance with decisions made within its competence.
11.57. Bank Boshqaruvining yig'ilishi zaruriy holatlarda chaqiriladi, lekin bir oyda kamida bir marta o'tkazilishi kerak. Bank Boshqaruvining majlisini Boshqaruv raisi yoki muhokama qilinayotgan masalaga karab, uning o'rinbosarlaridan biri olib boradi. Bank Boshqaruvining qarori Boshqaruv raisining buyrug'iga asosan ijro qilinadi.	11.57. The meeting of the Management Board is convened as necessary, but at least once a month. The meeting of the Management Board is chaired by the Chairman of the Management Board or one of his deputies, depending on the issues discussed. The decision of the Management Board is executed in accordance with the order of the Chairman of the Management Board.

<p align="center">Bank Kengashi a'zolarining, bank Boshqaruvi raisining hamda Boshqaruv a'zolarining javobgarligi</p>	<p align="center">Responsibility of the members of the Supervisory Board, the Chairman of the Management Board and the members of the Management Board</p>
<p>11.58. Kengash a'zolari, Boshqaruvi rais va Boshqaruv a'zolari o'z huquqlarini amalga oshirishda va o'z majburiyatlarini bajarishda bankning manfaatlarini ko'zlab ish tutishi hamda belgilangan tartibda javobgar bo'lishi lozim. Agar ushbu qoidalariga muvofiq bir nechta shaxs javobgar bo'lsa, ularning bank oldidagi javobgarligi solidar javobgarlik bo'ladi.</p> <p>Bankka zarar yetkazilishiga sabab bo'lgan qarorga ovoz berishda ishtirok etmagan yoki ushbu qarorga qarshi ovoz bergan Kengashi a'zolari, Boshqaruv a'zolari javobgar bo'lmaydi.</p>	<p>11.58. The members of the Supervisory Board, the Chairman of the Management Board and the members of the Management Board act in the interests of the Bank and bear responsibility in accordance with the established procedure in the exercise of their rights and duties. If more than one person is responsible under these rules, their responsibility to the bank will be solidarity.</p> <p>Members of the Supervisory Board, members of the Management Board who did not vote on a decision that caused damage to the Bank or voted against this decision are not liable.</p>
<p>11.59. Bank bankning kuzatuv kengashi va boshqaruvi a'zolari, shuningdek muhim ahamiyatga ega xodimlari banklar va bank faoliyati to'g'risidagi qonun hujjatlari talablariga doimo muvofiq bo'lishini ta'minlashi shart.</p>	<p>11.59. The Bank is obligated to ensure constant compliance of the members of the Supervisory Board and the Management Board as well as other key employees with the management principles provided in the laws on Banks and banking activities.</p>
<p>11.60. Bank yoki u joylashtirgan aksiyalarning hammasi bo'lib kamida bir foiziga egalik qiluvchi aksiyador (aksiyadorlar) bankka yetkazilgan zararlarning o'rnini qoplash to'g'risidagi da'vo bilan Kengashi a'zosi, Boshqaruv raisi yoki Boshqaruv a'zosi ustidan sudga murojaat qilishga haqli.</p>	<p>11.60. A shareholder (shareholders) holding at least one percent of the total number of shares of the bank may sue a member of the Supervisory Board, the Chairman of the Management Board or a member of the Management Board in a claim for damages to the bank.</p>
<p>11.61. Bank Kengashining va Boshqaruvining a'zoliciga hamda muhim ahamiyatga ega xodimlar lavozimlarga nomzodlar ularning lavozimga kirishishidan oldin Markaziy bank bilan kelishib olinadi. Agar muhim ahamiyatga ega xodimlarni obyektiv sabablarga ko'ra oldindan kelishib olishning imkoni bo'lmasa, bank keyinchalik Markaziy bankka rozilik olish uchun so'rovnoma yuborishi kerak.</p>	<p>11.61. Candidates for positions of members of the Supervisory Board and the Management Board, as well as key employees, must be agreed with the Central Bank before their appointment. If, for objective reasons, it is impossible to agree on key employees in advance, the bank must send a request for consent to the Central Bank.</p>
<p align="center">XII. BANK HISOBI VA HISOBOTI</p>	<p align="center">XII. ACCOUNTING AND REPORTING OF THE BANK</p>
<p>12.1. Bankda buxgalteriya hisobi va hisoboti amaldagi qonunchilikka, Markaziy bankning me'yoriy hujjatlariga va moliyaviy hisobotlarning xalqaro standartlariga mos ravishda olib boriladi. Moliyaviy va boshqa hisobotlar hajmi va tartibi Markaziy bankning tavsiyalariga mos ravishda tayyorlanadi.</p>	<p>12.1. Accounting and reporting of the bank are carried out in accordance with the current legislation, regulations of the Central Bank and international standards of financial reporting. The scope and procedure of financial and other statements are drawn up in accordance with the recommendations of the Central Bank.</p>
<p>12.2. Bank faoliyatining natijalari Markaziy bankka taqdim etiladigan oylik, choraklik va yillik balans hisobotlarida, foyda va zarar to'g'risidagi</p>	<p>12.2. Results of the Bank's activities are reflected in monthly, quarterly and annual balance sheets, profit and loss statements submitted to the</p>

hisobotlarida aks etadi. Yillik balans foyda va zararlar to'g'risidagi hisobot Aksiyadorlar umumiy yig'ilishida tasdiqlanadi.	Central Bank. Annual profit and loss balance sheet is approved by the General meeting of shareholders.
12.3. Bankda buxgalteriya hisobining tashkil etilishi, holati va ishonchliligi, tegishli organlarga har yilgi hisobot va boshqa moliyaviy hisobotlar, shuningdek bankning rasmiy veb-saytida va ommaviy axborot vositalarida aksiyadorlarga, kreditorlarga taqdim etiladigan bank faoliyati to'g'risidagi ma'lumotlar o'z vaqtida taqdim etilishi uchun javobgarlik bank Boshqaruvi zimmasida bo'ladi.	12.3. The Management Board is responsible for the arrangement, condition and reliability of the bank's accounting, prompt submission of the annual and other financial statements to the relevant authorities as well as for information on bank activities, disclosed to shareholders and creditors on the bank's official web-site and in the media.
12.4. Bankning moliyaviy hisobotida ko'rsatilgan va aksiyadorlarning umumiy yig'ilishiga taqdim etiladigan moliyaviy hisobotdagi, buxgalteriya balansidagi, foyda va zararlar hisobvarag'idagi ma'lumotlarning ishonchliligi mulkiy manfaatlari bank yoki uning aksiyadorlari bilan bog'liq bo'lmagan auditorlik tashkiloti tomonidan tasdiqlanadi. Bankning yillik hisoboti aksiyadorlarning yillik umumiy yig'ilishi o'tkaziladigan sanadan o'ttiz kundan kechiktirmay bank Kengashi tomonidan dastlabki tarzda tasdiqlanadi.	12.4. The reliability of information in the financial statements, balance sheet, profit and loss statement presented in the bank's financial statements and submitted to the general meeting of shareholders is confirmed by an audit organization whose property interests are not related to the bank or its shareholders. The annual report of the bank is initially approved by the Supervisory Board no later than thirty days from the date of the annual general meeting of shareholders.
12.5. Bank Markaziy bank tomonidan o'rnatilgan muddatlarda va shakllarda o'z moliyaviy hisobotlaridagi ma'lumotlar mustaqil auditorlik tashkiloti tomonidan to'g'riligi va ishonchliligi tasdiqlanganidan keyin chop etadi.	12.5. The Bank publishes information in its financial statements within the time limits and forms established by the Central Bank, upon confirmation of accuracy and reliability by an independent audit organization.
12.6. Bankning moliyaviy (hisobot) yili 1-yanvardan boshlanib 31-dekabrda tugaydi.	12.6. Financial (reporting) year of the Bank begins on January 1 and ends on December 31.
12.7. Bank davlat organlariga soliqqa tortish va iqtisodiy ma'lumotlarni yig'ish va qayta ishlash umumdavlat tizimini olib borish uchun zarur bo'lgan axborotlarni taqdim etadi.	12.7. The Bank provides public authorities with the information necessary to maintain a nationwide system of taxation, collection and processing of economic data.
XIII. BANK FAOLIYATINING AUDITI	XIII. AUDIT OF BANKING ACTIVITY
13.1. Bankning moliya-xo'jalik faoliyatini tekshirish aksiyadorlar umumiy yig'ilishining, bank Kengashining tashabbusiga ko'ra yoki bank ovoz beruvchi aksiyalarining kamida besh foiziga egalik qiluvchi aksiyadorning (aksiyadorlarning) talabiga ko'ra bank Kengashini oldindan xabardor qilish yo'li bilan bir yillik yoki boshqa davr ichidagi faoliyat yakunlari bo'yicha amalga oshiriladi.	13.1. Audit of the bank's financial and economic activity is carried out on the initiative of the General meeting of shareholders, the Supervisory Board, or at the request of the shareholder (shareholders) owning at least five percent of the bank's voting shares, by notifying the Supervisory Board in advance, based on the results of the activity within one year or another period.
13.2. Bank Kuzatuv kengashi qonunchilikka, Markaziy bank talablariga va xalqaro standartlarga muvofiq belgilangan tartibda bankning ichki auditi xizmatini tuzadi. Kuzatuv kengashi "Ichki audit to'g'risida"gi	13.2. The Supervisory Board forms the Bank's Internal Audit Service, acting in accordance with the procedure established by the current legislation of the Republic of Uzbekistan, the

<p>siyosatni tasdiqlaydi.</p> <p>Ichki audit faoliyati bank va uning nazorati ostidagi tashkilotlarning ichki nazorat va tavakkalchiliklarni boshqarish tizimini va ular tomonidan amalga oshirilgan operatsiyalarni tekshirishni hamda ularning samaradorligini baholash va takliflar ishlab chiqishni o'z ichiga oladi.</p>	<p>requirements of the Central Bank and international standards. The Supervisory Board approves the policy "on Internal Audit".</p> <p>Internal audit activities include checking the internal control and risk management system of the bank and the organizations under its control and the operations performed by them, as well as evaluating their effectiveness and developing proposals.</p>
<p>13.3. Audit xizmati quyidagilarni mustaqil tahlil qilishi va baholashi lozim:</p> <ul style="list-style-type: none"> - bankning tavakkalchilik profilini, risklarni boshqarish va korporativ boshqaruvning ichki nazorat tizimlarining samaradorligini va ularning to'g'ri joriy etilishi yo'lga qo'yilganligini; - bank oldiga qo'yilgan maqsadlarga erishishda bank biznes jarayonlari, ma'muriy va operatsion jarayonlarning samaradorligini; - axborot tizimlarining ishonchliligini, to'liqligini va samaradorligini hamda ma'lumotlarning dolzarbligini, aniqligini, qulayligini, shuningdek maxfiylik ta'minlanganligini; - qonunchilikka, jumladan Markaziy bankning prudensial talablariga hamda bankning ichki hujjatlariga rioya etilishini; - Markaziy bank, boshqa davlat organlari va tashqi audit tomonidan aniqlangan kamchiliklar o'z vaqtida bartaraf etilganligini; - aholi va yuridik shaxslar murojaatlarini ko'rib chiqish tizimi samaradorligini; - aktivlar butligini. 	<p>13.3. The Audit service should independently analyze and evaluate the following:</p> <ul style="list-style-type: none"> - the risk profile of the bank, the effectiveness of internal control systems of risk management and corporate governance and their proper implementation; - effectiveness of bank business processes, administrative and operational processes in achieving the goals set for the bank; - the reliability, completeness and efficiency of information systems, as well as the relevance, accuracy, convenience, and confidentiality of information; - compliance with legislation, including prudential requirements of the Central Bank and internal documents of the bank; - elimination of deficiencies identified by the Central Bank, other state bodies and external audits in time; - the efficiency of the system of consideration of appeals of citizens and legal entities; - asset integrity.
<p>13.4. Ichki audit xizmati bank Kengashiga hisobdordir.</p>	<p>13.4. The Internal Audit Service is accountable to the Supervisory Board of the Bank.</p>
<p>13.5. Bankning yillik moliyaviy hisobotlarini tekshirish va to'g'riligini tasdiqlash uchun bank har yili bankka aloqador bo'lmagan va bank oldida pul majburiyatlariga ega bo'lmagan professional auditorlik tashkilotini (tashqi audit) jalb etadi.</p>	<p>13.5. Every year, the bank engages a professional audit organization (external audit) that is not related to the bank and has no financial obligations to the bank to verify and confirm the accuracy of the annual financial statements of the bank.</p>
<p>13.6. Auditorlik tekshiruvi O'zbekiston Respublikasi qonunchiligiga mos ravishda, auditorlik tashkiloti bilan tuziladigan shartnoma asosida amalga oshiriladi.</p>	<p>13.6. The audit is carried out in accordance with the legislation of the Republic of Uzbekistan, on the basis of the contract concluded with the audit organization.</p>
<p>13.7. Auditorlik tashkiloti qonun hujjatlarida belgilangan tartibda bank moliya-xo'jalik faoliyatining tekshirilishini amalga oshiradi va unga auditorlik xulosasini taqdim etadi.</p>	<p>13.7. The auditing organization performs the audit of the financial and economic activity of the bank in accordance with the procedure established by the law and provides it with an audit opinion.</p>
<p>13.8. Auditorlik tekshiruvlarini o'tkazishdan maqsad, quyidagilar haqida auditorlarning holis fikrlarini</p>	<p>13.8. The purpose of conducting audits is to obtain an unbiased opinion of auditors about:</p>

<p>olish hisoblanadi:</p> <ul style="list-style-type: none"> - bankning moliyaviy hisobotlarining to'g'riligi va ularni Milliy va Xalqaro buxgalteriya hisobi standartlariga mos kelishi; - ichki nazorat tizimini tashkil etish va ichki nazorat qoidalariga rioya qilinishi; - bank tomonidan bank qonunchiligi va O'zbekiston Respublikasi Markaziy bankinging me'yoriy hujjatlariga rioya qilinishi; - bank tomonidan amalga oshirilayotgan operatsiyalarning samaradorligini va uning moliyaviy faoliyatiga (siyosatiga), buxgalteriya hisobiga va me'yoriy nazorat tizimiga mos kelishi. 	<ul style="list-style-type: none"> - accuracy of the bank's financial reports and their compliance with National and International accounting standards; - organization of internal control system and compliance with internal control rules; - compliance by the bank with banking legislation and regulatory documents of the Central Bank of the Republic of Uzbekistan; - efficiency of the operations carried out by the bank and compliance with its financial activity (policy), accounting and regulatory control system.
<p>13.9. Auditorlik xulosasi belgilangan tartibda Markaziy bankka taqdim etiladi.</p>	<p>13.9. The auditor's report is submitted to the Central Bank in accordance with the established procedure.</p>
<p style="text-align: center;">XIV. BANKNI QAYTA TASHKIL ETISH VA TUGATISH Bankni qayta tashkil etish</p>	<p style="text-align: center;">XIV. REORGANIZATION AND LIQUIDATION OF THE BANK Reorganization of the bank</p>
<p>14.1. Bankni qayta tashkil etish aksiyadorlar umumiy yig'ilishining qaroriga ko'ra qonun hujjatlarida belgilangan tartibda qo'shib yuborish, qo'shib olish, bo'lish, ajratib chiqarish va o'zgartirish shaklida Markaziy bankning ruxsati bilan amalga oshiriladi.</p>	<p>14.1. Reorganization of the bank is carried out with the permission of the Central Bank in the form of merger, acquisition, division, separation and change according to the decision of the general meeting of shareholders.</p>
<p>14.2. Qayta tashkil etish to'g'risida qaror qabul qilingan sanadan e'tiboran o'ttiz kundan kechiktirmay bank o'z kreditorlarini bu haqda yozma shaklda xabardor etadi. Kreditor bankdan majburiyatlarni tugatishni yoki muddatidan ilgari bajarishni hamda zararlarining o'rnini qoplashni quyidagi muddatlarda yozma ravishda xabardor etish orqali talab qilishga haqli:</p> <ul style="list-style-type: none"> - qo'shib yuborish, qo'shib olish yoki o'zgartirish shaklida qayta tashkil etish haqidagi yozma bildirish bank tomonidan kreditorga yuborilgan sanadan e'tiboran o'ttiz kundan kechiktirmay; - bo'lish yoki ajratib chiqarish shaklida qayta tashkil etish haqidagi yozma bildirish bank tomonidan kreditorga yuborilgan sanadan e'tiboran oltmish kundan kechiktirmay. 	<p>14.2. The bank notify its creditors in writing not later than thirty days from the date of the decision on reorganization. The creditor has the right to demand early termination of obligations and damages from the Bank by written notice within the following terms:</p> <ul style="list-style-type: none"> - notice of reorganization in the form of a merger, acquisition or change not later than thirty days from the date of the bank sending to the creditor; - notice of reorganization in the form of division or separation not later than sixty days from the date of the bank sending to the creditor.
<p>14.3. Ro'yxatdan o'tkazuvchi organ qayta tashkil etish natijasida tugatilayotgan bank qimmatli qog'ozlarining chiqarilishi davlat ro'yxatidan o'tkazilganligi bekor qilinganidan, shuningdek u yuridik shaxslarning yagona davlat reestridan chiqarilganidan keyin yangidan vujudga kelgan yuridik shaxslarni davlat ro'yxatidan o'tkazishni amalga oshiradi.</p>	<p>14.3. The registration body carries out state registration of newly created legal entities after the cancellation of the state registration of the issue of bank's securities, which was terminated as a result of the reorganization, as well as its exclusion from the Unified State Register of Legal Entities.</p>

Bankni tugatish	Liquidation of the bank
<p>14.4. Bankning faoliyatini tugatish va bankni tugatish ixtiyoriy yoki majburiy (Markaziy bank tomonidan litsenziya chaqirib olinganda) shaklda amalga oshirilishi mumkin.</p> <p>Bankning faoliyatini tugatish va bankni tugatish qonunchilikda belgilangan tartibda amalga oshiriladi.</p>	<p>14.4. Liquidation of the bank's activities and termination of the bank may be carried out in a voluntary or mandatory form (upon cancellation of the license by the Central Bank).</p> <p>Termination of the bank's activities and liquidation of the bank is carried out in accordance with the procedure established by law.</p>
<p>14.5. Bank ixtiyoriy ravishda tugatilayotganda bank Kengashi bankni tugatish va tugatuvchini yoki tugatish komissiyasini (bundan buyon matnda tugatuvchi deb yuritiladi) tayinlash to'g'risidagi masalani aksiyadorlarning umumiy yig'ilishi hal qilishi uchun olib chiqadi.</p>	<p>14.5. In the case of voluntary liquidation of the bank, the Supervisory Board raises the issue of liquidation of the bank and the appointment of a liquidator or liquidation commission (hereinafter - the liquidator) to the General meeting of shareholders for the decision.</p>
<p>14.6. Bankning tugatilishi huquq va majburiyatlarni huquqiy vorislik tartibida boshqa shaxslarga o'tkazmagan holda bank faoliyatini tugatishga sabab bo'ladi.</p>	<p>14.6. Liquidation of the bank entails termination of the bank's activities without transfer of rights and obligations in succession.</p>
<p>14.7. Bank ixtiyoriy ravishda tugatilayotganda aksiyadorlarining umumiy yig'ilishi bankni tugatish va Markaziy bank bilan oldindan kelishilgan holda tugatish komissiyasini (tugatuvchini) tayinlash haqida qaror qabul qiladi.</p>	<p>14.7. In case of voluntary liquidation of the bank, the general meeting of shareholders decides on the liquidation of the bank and the appointment of a liquidation commission (liquidator) with the prior consent of the Central Bank.</p>
<p>14.8. Bankni tugatish komissiyasini tayinlash qonun xujjatlariga muvofiq tayinlanadi.</p>	<p>14.8. The liquidation commission is appointed in accordance with legal documents.</p>
<p>14.9. Tugatish komissiyasi (tugatuvchi) tayinlangan paytdan e'tiboran bank ishlarini boshqarish bo'yicha, shu jumladan bank aksiyadorlarining umumiy yig'ilishi, Kengash va Boshqaruv vakolatlari ushbu komissiyaga o'tadi. Tugatish komissiyasi o'z faoliyatini qonunchilikda belgilangan tartibda amalga oshiradi.</p>	<p>14.9. From the moment of the appointment of the liquidation commission (liquidator), the powers of the management of the Bank's activities, including the General meeting of shareholders, the Supervisory Board and the Management Board, are transferred to this commission. The liquidation commission will carry out its activities in accordance with the procedure established by law.</p>
<p>14.10. Tugatish komissiyasi (tugatuvchi) bankning tugatilishi haqida, shuningdek uning kreditorlari tomonidan talablarni bayon etish tartibi va muddatlari to'g'risida qonun hujjatlarida belgilangan tartibda ommaviy axborot vositalarida e'lon beradi. Kreditorlar tomonidan talablar taqdim etish uchun muddat bankning tugatilishi to'g'risidagi xabar e'lon qilingan sanadan e'tiboran ikki oydan kam bo'lmasligi lozim.</p>	<p>14.10. The liquidation commission (liquidator) announces the liquidation of the bank, as well as the procedure and terms for settling claims by its creditors in the media in the manner established by law. The deadline for creditors to file claims should be at least two months from the date of publication of the notice of liquidation of the bank.</p>
<p>14.11. Agar tugatish to'g'risida qaror qabul qilingan paytga kelib bank kreditorlar oldida majburiyatlarga ega bo'lmasa, uning mol-mulki aksiyadorlar o'rtasida taqsimlanadi.</p>	<p>14.11. If at the time of the decision to liquidate the bank has no obligations to creditors, its property is distributed among shareholders.</p>

<p>14.12. Bank tugatilayotganda kreditorlar bilan hisob-kitoblardan keyin qolgan mol-mulk tugatish komissiyasi (tugatuvchi) tomonidan aksiyadorlar o'rtasida quyidagi navbat bo'yicha taqsimlanadi:</p> <ul style="list-style-type: none"> - birinchi navbatda amaldagi qonunchilikda ko'zda tutilgan holatlarda qaytarib sotib olinishi lozim bo'lgan aksiyalar bo'yicha to'lovlar amalga oshiriladi; - ikkinchi navbatda imtiyozli aksiyalar bo'yicha hisoblangan, biroq to'lanmagan dividendlarni va mazkur ustavda imtiyozli aksiyalar bo'yicha belgilangan tugatish qiymatini to'lash amalga oshiriladi; - uchinchi navbatda tugatilayotgan bankning mol-mulkini oddiy aksiyalar egalari bo'lgan aksiyadorlar o'rtasida taqsimlash amalga oshiriladi. 	<p>14.12. When the bank is liquidated, the property remaining after settlements with creditors is distributed among the shareholders by the liquidation commission (liquidator) in the following order:</p> <ul style="list-style-type: none"> - first of all, payments are made mainly for the shares that must be bought back in cases provided for by the current legislation; - secondly, the payment of dividends accrued but not paid on preferred shares and the liquidation value established by this Charter for preferred shares; - thirdly, the assets of the liquidated bank are distributed among the shareholders who own ordinary shares.
<p>14.13. Bankni majburiy tugatish qonunchilikda belgilangan tartibda amalga oshiriladi.</p>	<p>14.13. Mandatory liquidation of the bank is carried out in accordance with the procedure established by law.</p>
<p>14.14. Bank tugatilayotganda imtiyozli aksiyalar bo'yicha to'lovlar tugaish komissiyasi (tugatuvchi) tomonidan belgilangan tugatish qiymati bo'yicha amalga oshiriladi. Imtiyozli aksiyalarning tugatish qiymati qat'iy pul summasida belgilanadi va ushbu qiymat oddiy aksiyalarga to'g'ri keladigan tugatish qiymatidan kam bo'lmasligi kerak.</p>	<p>14.14. When the bank is liquidated, payments on preferred shares are made at the liquidation value determined by the liquidation commission (liquidator). The liquidation value of preferred shares is set at a fixed amount of money, and this value should not be less than the liquidation value corresponding to ordinary share.</p>
<p>14.15. Mol-mulkni tugatish qiymatining chet ellik investor bo'lgan aksiyadorga o'tkaziladigan qismini bank xorijiy valyutaga ayiriboshlab beradi.</p>	<p>14.15. The part of the liquidation value of the property transferred to the shareholder who is a foreign investor will be converted into foreign currency by the bank.</p>
<p>14.16. Bankni tugatish Banklarning davlat reestriga tegishli yozuv kiritilgan kundan e'tiboran tamomlangan deb va bank tugatilgan deb hisoblanadi.</p>	<p>14.16. The liquidation of the bank is considered to be completed, and the bank is liquidated from the date of entry into the State Register of Banks.</p>



(Handwritten signature)
 (imzo)
 (signature)

B.T.Jo'rayev, Boshqaruv Raisi/

B.T.Juraev, Chairman of the Management Board

O'zbekiston Respublikasi Markaziy banki tomonidan ro'yxatga olindi

Registered by the Central Bank of the Republic of Uzbekistan

№ 64/1 "15" sentabr 2023 yil

"TASDIQLANDI"

Bank Kengashi yig'ilishining
09-sonli bayoni

sana 22 Avgust 2023 yil

"APPROVED"

by the Minutes of the Supervisory Board
Meeting of the Bank No.09

dated August 22, 2023

O'zbekiston Respublikasi Markaziy banki
Raising birinchi o'rinbosari /

Central Bank of the Republic of Uzbekistan
First Deputy Chairman

Saydullayev Nodirbek Narzullayevich

Ibragimov Ikram Ibragimovich

Kuzatuv Kengashi Raisi /

Chairman of the Supervisory Board

CHET EL KAPITALI ISHTIROKIDAGI

"HAMKORBANK"

AKSIYADORLIK TIJORAT BANKI

USTAVIGA KIRITILAYOTGAN

O'ZGARTIRISHLAR

AMENDMENTS TO THE CHARTER

OF THE JOINT STOCK COMMERCIAL BANK

WITH FOREIGN CAPITAL

"HAMKORBANK"

Andijon – 2023

Andijan – 2023

<p>1. Bank ustavining 4.3-bandi quyidagicha yangi tahrirda bayon qilinsin:</p> <p>4.3. Bankning ustav kapitali miqdori bank tomonidan 64 664 898 000 (oltmish to'rt milliard olti yuz oltmish to'rt million sakkiz yuz to'qson sakkiz ming) dona joylashtirilgan har bir aksiyaning nominal qiymati 5 (besh) so'm bo'lgan bank aksiyalaridan iborat bo'lib, 323 324 490 000 (uch yuz yigirma uch milliard uch yuz yigirma to'rt million to'rt yuz to'qson ming) so'mni tashkil qiladi.</p>	<p>1. Clause 4.3 of the bank's charter is stated the following new edition:</p> <p>4.3. The charter capital of the bank consists of 64 664 898 000 (sixty-four billion six hundred sixty-four million eight hundred and ninety-eight thousand) shares of the bank with a nominal value of 5 (five) soums per share, thereby amounting to 323 324 490 000 (three hundred twenty-three billion three hundred twenty-four million four hundred and ninety thousand) soums</p>
<p>2. Bank ustavining 5.2-bandi quyidagicha yangi tahrirda bayon qilinsin:</p> <p>5.2. Bankning joylashtirilgan aksiyalarining soni 64 664 898 000 (oltmish to'rt milliard olti yuz oltmish to'rt million sakkiz yuz to'qson sakkiz ming) dona bo'lib, shundan:</p> <ul style="list-style-type: none"> - egasining nomi yozilgan, oddiy, hujjatsiz aksiyalar soni 62 644 623 000 (oltmish ikki milliard olti yuz qirq to'rt million olti yuz yigirma uch ming) dona; - egasining nomi yozilgan, imtiyozli, hujjatsiz aksiyalar soni 2 020 275 000 (ikki milliard yigirma million ikki yuz yetmish besh ming) dona. 	<p>2. Clause 5.2 of the bank's charter is stated the following new edition:</p> <p>5.2. The number of outstanding shares of the Bank is 64 664 898 000 (sixty-four billion six hundred sixty-four million eight hundred and ninety-eight thousand), of which:</p> <ul style="list-style-type: none"> - the number of registered ordinary undocumented shares of the owner is 62 644 623 000 (sixty-two billion six hundred forty-four million six hundred and twenty-three thousand) units; - number of registered, preferred, undocumented shares of the owner 2 020 275 000 (two billion twenty million two hundred and seventy-five thousand) units.
<p>3. Bank ustavining 5.4-bandi quyidagicha yangi tahrirda bayon qilinsin</p> <p>5.4. Bankning ustav kapitalini oshirish maqsadida e'lon qilingan aksiyalar miqdori mavjud emas.</p>	<p>3. Clause 5.4 of the bank's charter is stated the following new edition:</p> <p>5.4 There is no amount of shares announced to increase the charter capital of the bank</p>





 (imzo)
 (signature)

B.T.Jo'rayev, Boshqaruv Raisi/

B.T.Juraev, Chairman of the Management Board