

«TASDIQLANDI»

Yagona aksiyadorning yillik qarori bilan

13 Iyun 2025

“APPROVED”

by the annual resolution of the Sole shareholder

dated June 13, 2025

Saydullayev N.N. O'zbekiston Respublikasi Markaziy banki
Boshqaruv raisining birinchi o'rinbosari /

Saydullaev N.N., First Deputy Chairman of the Central Bank
of the Republic of Uzbekistan

Nikoloz Kurdiani, Kuzatuv Kengash Raisi /
Nikoloz Kurdiani, Chairman of the Supervisory Board

“TBC Bank”

CHARTER

AKSIYADORLIK TIJORAT BANKI

OF THE JOINT-STOCK COMMERCIAL BANK

USTAVI

“TBC Bank”

Toshkent – 2025

Tashkent – 2025

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I. UMUMIY QOIDALAR	I. GENERAL PROVISIONS
1.1. "TBC Bank" aksiyadorlik tijorat banki (keyingi o'rinlarda "Bank") 2019 yil 2 oktyabrdagi Ta'sis qaroriga muvofiq tashkil etilgan.	1.1. Joint-stock commercial bank "TBC Bank" (hereinafter the "Bank") is established on the basis of the Foundation Resolution as of October 02, 2019.
1.2. Bank o'z faoliyatida O'zbekiston Respublikasining "Banklar va bank faoliyati to'g'risida", "O'zbekiston Respublikasi Markaziy banki to'g'risida", "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida", "Qimmatli qog'ozlar bozori to'g'risida", O'zbekiston Respublikasi Markaziy banki me'yoriy hujjatlari, shuningdek mazkur Ustavga amal qiladi.	1.2. In its activity the Bank shall be governed by the laws of the Republic of Uzbekistan, namely "On banks and banking activity", "On the Central Bank of the Republic of Uzbekistan", "On joint-stock companies and protection of shareholders' rights", "On securities market", other laws and regulations, normative documents of the Central Bank of the Republic of Uzbekistan, as well as by the present Charter.
1.3. O'zbekiston Respublikasi qonunchiligiga muvofiq bank aksiyadorlik jamiyati shaklidagi yuridik shaxs bo'lib, u o'z shaxsiy mulkiga ega, o'z majburiyatlari bo'yicha javobgar, o'z nomidan mulkiy va nomulkiy huquqlarga ega bo'lishi va ularni yuritishi, majburiyatlarni o'z bo'yniga olishi, sudda da'vogar va javobgar sifatida ishtirok etish huquqiga ega. Bank o'z mustaqil balansiga ega bo'lib, foyda-xarajat va o'zini-o'zi moliyalashtirish asosida faoliyat yuritadi.	1.3. In accordance with the legislation of the Republic of Uzbekistan, the Bank is established in the form of a joint-stock company as a legal entity and has its own assets, to which the Bank is liable for its obligations, can in its name acquire and exercise property and non-property rights, bear responsibilities, act as a plaintiff and a defendant in a court. The Bank has its own balance sheet and acts on self-supporting and self-financing basis.
1.4. Bank O'zbekiston Respublikasi Markaziy banki litsenziyasi asosida o'z faoliyatini amalga oshiradi.	1.4. The Bank shall operate on the basis of a license from the Central Bank of the Republic of Uzbekistan.
1.5. Bankni tashkil etish va faoliyat yuritishdan maqsad O'zbekiston Respublikasi Markaziy banki tomonidan berilgan litsenziyaga muvofiq faoliyatini amalga oshirish, shuningdek, O'zbekiston Respublikasi hududi va undan tashqarida foyda olish maqsadida tegishli xizmatlarni ko'rsatishdan iborat.	1.5. The objective of establishment and activity of the Bank is to undertake banking activity in accordance with the licenses issued by the Central Bank of the Republic of Uzbekistan, as well as to render related services with the aim of generating profits within and outside of the territory of the Republic of Uzbekistan.
1.6. Bank o'zining tashkiliy-huquqiy shaklini ko'rsatuvchi to'liq va qisqartirilgan yuridik nomiga, tovar belgisiga, shuningdek o'zining to'liq firma nomi ko'rsatilgan, tashkiliy-huquqiy shakli hamda davlat tilida qayd etilgan manzili ko'rsatilgan dumaloq shakldagi muhrga ega. Bankning dumaloq muhrida qo'shimcha ravishda Bankning boshqa tildagi nomi va uning emblemasi bo'lishi mumkin. Bank, shuningdek, o'z nomi, logotipi va boshqa vizual	1.6. The Bank has its full and abbreviated corporate name indicating its legal form, trademark as well as a round seal with its full corporate name and an indication of the legal form and location in its national language. The round seal of the Bank may additionally indicate the name of the Bank in another language and its emblem. The bank may also have stamps and forms with its name, own emblem and other means of visual identification.

identifikatsiya vositalariga ega bo'lgan shtamp va blankalarga ega bo'lishga haqli.	
1.7. <u>Bankning to'liq nomi:</u>	1.7. <u>Full name of the Bank:</u>
O'zbek tilida:	In the Uzbek language:
Lotinchada: "TBC Bank" aksiyadorlik tijorat banki;	In Latin alphabet: "TBC Bank" aksiyadorlik tijorat banki;
Kirillchada: "TBC Bank" акциядорлик тижорат банки	In Cyrillic alphabet: "TBC Bank" акциядорлик тижорат банки
Ingliz tilida:	In the English language:
Joint-stock commercial bank "TBC Bank"	Joint-stock commercial bank "TBC Bank" .
Rus tilida:	In the Russian language:
Акционерный коммерческий банк "TBC Bank"	Акционерный коммерческий банк "TBC Bank"
<u>Bankning qisqartirilgan nomi:</u>	<u>Abbreviated name of the Bank:</u>
O'zbek tilida:	In the Uzbek language:
Lotinchada: "TBC Bank" ATB;	In Latin alphabet: "TBC Bank" ATB;
Kirillchada: "TBC Bank" АТБ	In Cyrillic alphabet: "TBC Bank" АТБ
Ingliz tilida:	In the English language:
JSCB "TBC Bank" .	JSCB "TBC Bank" .
Rus tilida:	In the Russian language:
АКБ "TBC Bank"	АКБ "TBC Bank"
1.8. Bank Ustavi qoidalari va Bankning Yagona aksiyador, Kuzatuv Kengashi, Boshqaruvi qarorlari asosida qabul qilingan Bankning tasdiqlangan ichki hujjatlari o'rtasida ziddiyatlar vujudga kelgan taqdirda, mazkur Ustav ustunlik qiladi. Ushbu Ustav o'zbek va ingliz tillarida tuzilgan va imzolangan. Ikki tildagi matnlar o'rtasida nomuvofiqlik yuzaga kelgan taqdirda, o'zbek tilidagi matn ustunlik qiladi.	1.8. If any contradiction arises among provisions of the Charter of the Bank and other approved internal documents of the Bank, which were adopted on the basis of resolutions of the Sole shareholder, the Supervisory Board or the Executive Board, the provisions of this Charter shall prevail. This Charter was made and executed both in Uzbek and English languages. In case of any discrepancies between the two versions, the Uzbek text shall prevail.
1.9. Bankning mol-mulki unga mulk huquqi asosida tegishli bo'lgan alohida mulklarga: binolar, inshootlar, asbob-uskunalar,	1.9. The Bank holds detached property: buildings, constructions, equipment, inventory, other funds and resources

jihozlar, boshqa fond va mablag'larga egadir.	which belong to the Bank on a private-property basis.
1.10. Bank o'z nomidan mulkni va mulkiy huquqlarni olishi va ularni tasarruf etishi o'z zimmasiga majburiyatlar olishi, milliy va xorijiy valyutada bitimlar tuzishi, sudlarda da'vogar va javobgar sifatida ishtirok etishi mumkin.	1.10. The Bank may acquire and dispose of any property and proprietary rights in its own name, assume liability, enter into transactions in national and foreign currencies, act as a plaintiff and defendant in the courts.
1.11. Bank belgilangan tartibda O'zbekiston Respublikasida yuridik shaxs maqomiga ega bo'lmagan filiallar, bank xizmatlari ofislari va boshqa alohida bo'linmalar ochishi mumkin. Bank O'zbekiston Respublikasi Markaziy bankining ruxsatnomasi bilan chet elda sho'ba banklar ochishi va filiallar tashkil etishi mumkin. Bankning filial va vakolatxonaga berib qo'yilgan mol-mulki Bankning balansida hisobga olinadi. Bank o'z filiali yoki bank xizmatlari ofisini ochganlik yoki tugatganlik to'g'risida Markaziy bankka belgilangan tartibda xabarnoma yuborishi shart.	1.11. The Bank may, in accordance with the established procedure, open branches, banking service offices, and other separate divisions in the Republic of Uzbekistan that do not have the status of a legal entity. The Bank may open subsidiary banks and establish branches abroad with the permission of the Central Bank of the Republic of Uzbekistan. The property allocated by the Bank to its branches and representative offices is recorded on the Bank's balance sheet. Bank shall notify the Central Bank of their opening or closing of a branch or banking service centers in the prescribed manner.
1.12. Qiymati Bankning jamlama balansida aks ettiriladigan pul va boshqa turdagi moddiy hamda nomoddiy boyliklar, shu jumladan, bank filiallarining balansida bo'lgan Bankning mulki hisoblanadi.	1.12. The property of the Bank includes monetary and other types of tangible and intangible assets, the value of which is reflected in the Bank's consolidated balance sheet, including those on the balance sheets of the Bank's branches.
1.13. Yagona Aksiyador Bankning majburiyatlari uchun javobgar bo'lmaydi va Bank faoliyati bilan bog'liq zararlar xavfini faqat o'z aksiyalari qiymati doirasida o'z zimmasiga oladi.	1.13. The Shareholder shall not be held liable for the obligations of the Bank and shall bear the risk of losses related to its activity within the limits of the value of its shares.
1.14. Bank Yagona aksiyadorining majburiyatlari bo'yicha javobgar bo'lmaydi.	1.14. The Bank shall not be held liable for the obligations of its shareholder.
1.15. Bank davlatning majburiyatlari bo'yicha, davlat esa Bankning majburiyatlari bo'yicha javob bermaydi, bundan Bankning yoki davlatning o'zi bunday majburiyatlarni zimmasiga olish hollari mustasno.	1.15. The Government and its authorities shall not bear responsibility and be held liable for the obligations of the Bank, nor shall the Bank be held liable for the obligations of the Government and its authorities except for the Bank or the Government shall make such undertaking.
1.16. Bankning bosh ofisi 100015, O'zbekiston Respublikasi, Toshkent shahri, Mirobod tumani, Fidokor ko'chasi, 10 B-uy manzilida joylashgan.	1.16. The head office of the Bank is located at the following address: 10 B, Fidokor street, Mirabad district, Tashkent, 100015, Republic of Uzbekistan.

1.17. Bankning rasmiy veb-sayti: tbcbank.uz	1.17. The official internet website of the Bank is: tbcbank.uz
1.18. Bankning elektron pochta manzili: contact@tbcbank.uz	1.18. The electronic mail address of the Bank is: contact@tbcbank.uz
II. BANKNING MAQSADLARI VA VAZIFALARI	II. THE OBJECTIVES AND TASKS OF THE BANK
2.1. Bankning asosiy maqsadi Bank Yagona aksiyadoriga foyda to'lanishini ta'minlash maqsadida o'zining va jalb etilgan mablag'lardan foydalanishdan daromad olish asosida bank faoliyatini amalga oshirish, shuningdek u bilan bog'liq xizmatlarni ko'rsatishdir.	2.1. The main business objective of the Bank is to conduct banking activities, as well as rendering related services on the basis of profit generation based on the use of own and attracted funds with the aim to ensure profit distribution to the shareholder of the Bank.
O'z faoliyati maqsadlariga erishish uchun Bank quyidagi asosiy vazifalarni amalga oshiradi:	In order to achieve its objectives, the Bank shall undertake the following main tasks:
bank xizmatlari bozorini rivojlantirish hamda ichki va tashqi bozorlarda yuridik va jismoniy shaxslarning o'sib borayotgan bank xizmatlariga bo'lgan ehtiyojlarini qondirish;	development of the market of banking services, satisfaction of growing needs of legal entities and individuals in banking services on domestic and international markets;
korxonalar, muassasalar va tashkilotlar o'rtasidagi moliyaviy operatsiyalar bo'yicha hisob-kitoblarni takomillashtirish hamda zamonaviy texnologiyalar va bank texnologiyalari yordamida moliyaviy-to'lov intizomini mustahkamlashga ko'maklashish;	provision of assistance in improvement of settlement of financial transactions among enterprises, institutions, organizations and strengthening of financial and payment discipline by the means of contemporary technologies and banking technologies;
jalb qilingan mablag'larning o'z vaqtida qaytarilishini ta'minlash, ko'rsatiladigan xizmatlar sifatini oshirib, ularni xalqaro standartlar darajasigacha yetkazish, texnologiyalar va modifikatsiyalarning yangi turlarini joriy etgan holda naqd pulsiz hisob-kitoblar tizimini rivojlantirish;	ensuring timely repayment of attracted funds, improvement of the quality of rendered services with bringing it to international standards, development of non-cash payment system with introduction of new types of technologies and modifications;
kreditlash orqali iqtisodiy salohiyatning rivojlanishiga va respublika iqtisodiyotining turli sohalarida ilmiy-texnik taraqqiyot yutuqlarining joriy etilishiga ko'maklashish;	assistance in development of economic potential through lending operations and introduction of scientific and technical progress in various industries of the country;
Bank tomonidan jalb qilingan mablag'larni ishonchli foydali	ensuring protection of interests of depositors through safekeeping of

investitsiyalarga joylashtirish orqali omonatchilarning omonatlari saqlanishini ta'minlash orqali ularning manfaatlari himoya qilinishini ta'minlash;	their deposits by the means of placing the attracted funds to reliable and profitable investments;
Banklar va bank faoliyati to'g'risidagi qonunchilikka muvofiq boshqa moliyaviy operatsiyalarni ham amalga oshirish.	undertaking other financial operations in accordance with the legislation on banks and banking activities.
III. BANK OPERATSIYALARI	III. BANK OPERATIONS
3.1. Operatsiyalarni amalga oshirish va pul mablag'larini saqlash uchun Bank O'zbekiston Respublikasi Markaziy bankida va boshqa banklarda vakillik hisobvaraqlarini ochadi.	3.1. For undertaking of operations and safekeeping of funds the Bank shall open correspondent accounts in the Central Bank of the Republic of Uzbekistan and other correspondent banks.
3.2. Bank tomonidan amalga oshiriladigan moliyaviy operatsiyalar jumlasiga quyidagilar kiradi:	3.2. When undertaking its activity, the Bank shall undertake the following operations:
pul mablag'larini omonatlarga (depozitlarga) jalb etish;	attracting funds on deposits;
to'lovlarni amalga oshirish, shu jumladan bank hisobvaraqlarini ochmasdan amalga oshirish;	make payments, including without opening a bank account;
jismoniy va yuridik shaxslarning bank hisobvaraqlarini, shu jumladan banklarning vakillik hisobvaraqlarini ochish hamda yuritish;	opening and maintenance of bank accounts of individuals and legal entities, including correspondent banks;
kreditlarni ularning qaytarilishi, foizlilik va muddatligi sharti bilan o'z nomidan o'zining mablag'lari hamda jalb etilgan mablag'lar hisobidan berish;	granting loans on their own behalf using their own funds and attracted funds, subject to the conditions of repayment, interest payment, and maturity;
chet el valyutasi bilan naqd va naqdsiz shakllardagi operatsiyalar;	cash and non-cash transactions in foreign currency;
jismoniy yoki yuridik shaxs bilan tuzilgan shartnoma bo'yicha mulkni ishonchli boshqarish;	trust management of property under a contract with an individual or legal entity;
inkassatsiya va kassa xizmatlarini ko'rsatish;	providing cash collection and cash management services;
uchinchi shaxslar nomidan ularning majburiyatlari bajarilishini nazarda tutuvchi kafolatlar berish va boshqa majburiyatlarni qabul qilish;	issuing guarantees and assuming other obligations on behalf of third parties, providing for the fulfillment of their commitments;

• uchinchi shaxslardan pul shaklidagi majburiyatlarining bajarilishini talab qilish huquqini olish(factoring);	• obtaining the right to demand the fulfillment of monetary obligations from third parties (factoring);
• 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;	• issuance, purchase, sale, accounting, and safekeeping of securities; management of securities in accordance with the contract concluded with the client; and performance of other operations with securities;
• affinlangan qimmatbaho metallar sotib olish va sotish, shu jumladan metallarni mas'ul saqlash hisobvaraqlarini hamda metallarning egasizlantirilgan (jismoniy bo'lmagan) hisobvaraqlarini yuritish;	• purchase and sale of refined precious metals, including maintaining accounts for safekeeping of metals and depersonalized (non-physical) metal accounts;
• qimmatbaho metallardan yasalgan tangalarni sotib olish va sotish;	• purchase and sale of coins made of precious metals;
• hosilaviy moliya vositalari (derivativlar) bilan operatsiyalarni amalga oshirish;	• carrying out operations with derivative financial instruments (derivatives);
• hujjatlarni yoki qimmatliklarni saqlash uchun maxsus binolarni yoki ularning ichidagi seyflarni ijaraga berish;	• renting out special buildings or safes within them for storing documents or valuables;
• lizing berish;	• leasing;
• qonunchilikda nazarda tutilgan shakllarda qarzlarni berish;	• providing loans in the forms prescribed by law;
• moliyaviy operatsiyalar bilan bog'liq maslahat xizmatlari ko'rsatish;	• providing advisory services related to financial operations;
• aktivlar majmuini (portfelini) boshqarish;	• asset portfolio management;
• elektron pullarni chiqarish, ulardan foydalanish va to'lash;	• issuance, use and payment with electronic money;
• bank kartalarini berish va to'lovlariga ishlov berish, bank kartalariga boshqa tashkilotlar, jumladan boshqa moliya institutlari bilan birgalikda xizmat ko'rsatish;	• issuing bank cards, processing payments, and servicing bank cards in collaboration with other organizations, including other financial institutions;
• ko'chmas mulkka bo'lgan huquqlarni davlat ro'yxatidan o'tkazish bo'yicha xizmatlarni ro'yxatdan o'tkazuvchi organ bilan elektron axborot almashish orqali ko'rsatish.	• provision of services for the state registration of real estate rights through electronic information exchange with the relevant registering authority.

• banklar va bank faoliyati to'g'risidagi qonunchilikka muvofiq boshqa moliyaviy operatsiyalarni ham amalga oshiradi.	• Banks shall conduct other financial transactions in accordance with laws on banks and banking activity.
3.3. Bank aholi, korxonalar, tashkilotlar, kredit-moliya institutlari, shu jumladan norezidentlarning bo'sh pul mablag'larini jalb etadi, ularni talab qilib olinguncha depozit, jamg'arma, muddatli depozit hisobvaraqlarida, shuningdek, boshqa turdagi depozit va majburiyatlar hisobvaraqlarida saqlaydi.	3.3. The Bank shall mobilize available funds of population, enterprises, organizations, credit and financial institutions, including non-residents and shall store them on demand deposits, saving accounts, time deposits, as well as other types of deposit and liability accounts.
3.4. Bank qabul qilingan mablag'larning but saqlanishini ta'minlaydi.	3.4. The Bank shall ensure safekeeping of deposited funds.
3.5. Bank korxonalar, birlashmalar, tashkilotlar, muassasalar va jismoniy shaxslarga kreditlarni ularning qaytarilishi, foizliligi, muddatliligi sharti bilan milliy yoki chet el valyutasida taqdim etadi.	3.5. The Bank provides loans to enterprises, associations, organizations, institutions, and individuals in national or foreign currency, subject to the conditions of repayment, interest accrual, and specified maturity terms.
3.6. Bank tomonidan beriladigan kreditlar, qoida tariqasida, qarz oluvchi yoki uchinchi shaxsga tegishli bo'lgan, amaldagi qonun hujjatlariga muvofiq undirilishi mumkin bo'lgan mol-mulk garovi, shuningdek, amaldagi qonunchilikka muvofiq boshqa shakllardagi kafolatlar, kafilliklar va majburiyatlar bilan ta'minlanadi. Kredit shartlari bank tomonidan mustaqil ravishda belgilanadi. Ushbu kafolatlar, kafilliklar, majburiyatlarning yetarliligi Bank tomonidan uning kredit siyosatini, shuningdek, O'zbekiston Respublikasi Markaziy bankining talab va tavsiyalarini hisobga olgan holda belgilanadi.	3.6. Loans provided by the Bank, as a rule, shall be secured by the property of the borrower or of a third party to which the claim may be advanced in accordance with the current legislation, as well as warranties, guarantees and obligations in other forms, in accordance with current legislation. Lending conditions are established by the Bank independently. Adequacy of these warranties, guarantees, obligations shall be defined by the Bank taking into account its credit policy as well as the requirements and recommendations of the Central Bank of the Republic of Uzbekistan.
3.7. Amalga oshirilishi uchun qonunchilikka muvofiq alohida ruxsatnomalar olinishi talab etiladigan faoliyat banklar tomonidan tegishli hujjatlar olinganidan keyin amalga oshiriladi. Bank bevosita ishlab chiqarish, savdo, sug'urta faoliyati hamda banklar va bank faoliyati to'g'risidagi qonunchilikda nazarda tutilgan moliyaviy operatsiyalarni amalga oshirish bilan bog'liq bo'lmagan boshqa faoliyat bilan shug'ullanishga haqli emas, qonun hujjatlarida nazarda tutilgan hollar bundan mustasno.	3.7. If permissions of the state authorities are demanded to undertake any type of banking activity, the Bank shall not undertake such activity without obtaining these permissions. Banks shall not directly engage in production, trade, insurance and other activities not related to financial operations stipulated by the laws on banks and banking activities, except as permitted by the laws of the Republic of Uzbekistan.

3.8. Ushbu Ustavning 3.7-bandida ko'rsatilgan cheklov quyidagi hollarga nisbatan tatbiq etilmaydi:	3.8. The limitation specified in clause 3.7 of the Charter shall not extend to the following cases:
bank kartalari asosida naqd pulsiz hisob-kitoblar tizimlarida foydalaniladigan ixtisoslashtirilgan uskunani va unga doir dasturiy ta'minotni sotish yoki ijaraga berishga;	sale or rental of specialised equipment and software used in non-cash bank card payment systems;
o'z aktivlarini sotishga;	sale of own assets;
chek daftarchalarini chiqarish, realizatsiya qilish va tarqatishga;	issuing, selling and distributing cheque books;
sug'urta tashkilotlari bo'lgan O'zbekiston Respublikasi rezidentlari nomidan sug'urta shartnomasi tuzilishini tashkil etish bo'yicha faoliyatni amalga oshirishga;	carrying out activities to organise the conclusion of an insurance agreement on behalf of insurance organisations which are residents of the Republic of Uzbekistan;
bank o'zi muassis bo'lgan yuridik shaxslarga o'z mol-mulkini mulkiy ijara (arenda) shartnomasiga muvofiq ijaraga berishga.	leasing own property to legal entities, in which the bank is a founder, in accordance with the contract of property rent (lease).
IV. MIJOZLAR MANFAATLARINI TA'MINLASH	IV. ENSURING INTERESTS OF CUSTOMERS
4.1. O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan me'yorlarga muvofiq o'z balansining tarkibiy tuzilishini tartibga solish orqali Bank o'z zimmasiga olgan majburiyatlarini o'z vaqtida va to'liq bajarilishini ta'minlaydi.	4.1. With the purpose of fulfilment of its obligations the Bank shall standardize the structure of its balance sheet pursuant to the norms established by the Central Bank of the Republic of Uzbekistan.
4.2. O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan me'yorlarga muvofiq Bank jalb etilgan pul mablag'larning bir qismini O'zbekiston Respublikasi Markaziy bankidagi majburiy zaxiralar fondiga joylashtiriladi.	4.2. The Bank shall deposit part of attracted resources to obligatory reserve fund of the Central Bank of the Republic of Uzbekistan pursuant to the norms established by the Central Bank of the Republic of Uzbekistan.
4.3. Bank O'zbekiston Respublikasining "Bank siri to'g'risida"gi Qonuni talablariga muvofiq bank siri hisoblangan ma'lumotlarning himoya qilinishini kafolatlaydi.	4.3. The Bank shall guarantee protection of information, which constitutes a bank secrecy, pursuant to the requirements of the Law of the Republic of Uzbekistan "On bank secrecy".
4.4. Bankning o'z mijozlari va boshqa kontragentlar bilan munosabatlari O'zbekiston Respublikasining amaldagi qonun hujjatlari talablarini hisobga olgan holda shartnomaviy asosida quriladi.	4.4. Relationships of the Bank with the customers and other counterparts shall be established on a contractual basis in accordance with requirements of the

	current legislation of the Republic of Uzbekistan.
V. BANKNING HUQUQ VA MAJBURIYATLARI	V. RIGHTS AND OBLIGATIONS OF THE BANK
5.1. Bank moliyaviy operatsiyalarni amalga oshirish bilan bog'liq qarorlar qabul qilishda mustaqildir.	5.1. The Bank shall independently make decisions related to undertaking of banking operations.
5.2. Bankning quyidagi huquqlari mavjud:	5.2. The Bank shall have the right to:
• mustaqil ravishda, omonatchilar va qarz oluvchilar bilan kelishilgan holda omonatlar va berilgan kreditlar bo'yicha foiz stavkalarini belgilash;	• set independently the interest rates on deposits and loans under agreement with depositors and borrowers;
• o'z faoliyatini mustaqil amalga oshirish, shuningdek bank-moliya xizmatlarini ko'rsatish;	• Independently carry out its activities, as well as provide banking and financial services;
• bank va moliyaviy xizmatlar bozorida ishtirok etishning rivojlanish strategiyasi va dasturlarini tanlash, shuningdek kredit, investitsiya, dividendlar, emissiya va boshqa siyosatlarni mustaqil belgilash va amalga oshirish;	• select a development strategy and programs of participation in the market of banking and financial services, as well as independently determine and implement credit, investment, dividend, emission and other policies;
• o'z faoliyatidan cheklanmagan miqdorda foyda olish va barcha xarajatlarni qoplagandan, soliqlar hamda boshqa majburiy to'lovlarni amalga oshirgandan so'ng qolgan foydani o'z ixtiyori bilan tasarruf etish, banklar va bank faoliyati to'g'risidagi qonunchilikka nazarda tutilgan hollar bundan mustasno;	• receive unlimited profits from its activities and, at its own discretion, manage the remaining profit after covering all expenses, paying taxes, and making other obligatory payments, except in cases provided for by the Law on banks and banking activity;
• belgilangan tartibda tashqi iqtisodiy faoliyatni amalga oshirish;	• carry out foreign economic activity in the prescribed manner;
• shartnoma asosida boshqa tijorat banklarida banklararo depozitlar va kreditlarni jalb qilish va joylashtirish;	• attract and place interbank deposits and loans with other commercial banks on a contractual basis;
• hisob-kitoblarni O'zbekiston Respublikasi Markaziy bankining hisob-kitob markazlari va boshqa banklarda xorijiy valyutada ochilgan vakillik hisobvaraqlari orqali amalga oshirish;	• undertake transactions through settlement centers of the Central Bank of the Republic of Uzbekistan and correspondent accounts, opened in other banks in foreign currency;

• barcha soliqlar va majburiy to'lovlar to'langanidan keyin bank ixtiyorida qolgan sof foyda hisobidan zaxira va jamg'armalar yaratish;	• establish reserves and funds from net profit which remained at disposal of the Bank after payment of all taxes and obligatory payments;
• o'z vakolatlari doirasida mustaqil ravishda bitimlar va boshqa huquqiy harakatlarni amalga oshirish, shu jumladan, mulkni sotib olish yoki sotish, qo'shma faoliyat, ijara, buyurtmalar, komissiyalar, saqlash, shuningdek O'zbekiston Respublikasida va xorijda ko'rgazmalar, tenderlar, tanlovlar, konferentsiyalar, simpoziumlarda ishtirok etish huquqiga ega bo'lish;	• perform independently and within its competence transactions and other legal actions, including transactions on purchase and sale of property, carrying out of joint activity, lending, renting, guarantees, commissions, storage, as well as entitled to participate in exhibitions, bids, contests, conferences, symposiums in the Republic of Uzbekistan and abroad;
• mijozlardan tuzilgan shartnomalarga, shuningdek amaldagi qonun hujjatlariga muvofiq o'z majburiyatlarining bajarilishini belgilangan tartibda talab qilish;	• demand, in an established order, the performance of obligations by the borrowers pursuant to the agreements entered into or the legislation in force;
• bank xodimlarining mehnatiga haq to'lash shakllari, tizimi, tartibi va miqdorini mustaqil ravishda belgilash;	• independently determine the forms, system, order and amounts of the salary of the employees of the Bank;
• Bank tomonidan moliyalashtiriladigan loyihalarni ekologik va ijtimoiy ekspertizadan o'tkazish;	• undertake environmental and social assessment of the projects that are financed by the Bank;
• moliyalashtiriladigan oby'ektlarni qurish, kengaytirish, qayta tiklash va texnik jihatdan qayta jihozlash bo'yicha loyiha yechimlarini ekspertizadan o'tkazishni talab qilish;	• demand undertaking of examination of project decisions on construction, expansion, reconstruction and technical re-equipment of the objects that are being financed;
• qonun hujjatlarida belgilangan hollarda pul majburiyatlarini bajarmaganligi sababli korxona va tashkilotlarni bankrot deb topish to'g'risida ariza berish;	• initiate bankruptcy proceedings against enterprises and organizations for non-fulfilment of their financial obligations in cases established by the legislation;
• qonun hujjatlarida belgilangan tartibda O'zbekiston Respublikasi hududida filiallar tashkil etish, shuningdek O'zbekiston Respublikasi Markaziy bankining ruxsati bilan respublikadan tashqarida sho'ba banklar, filiallar va vakolatxonalar ochish. Bank o'z	• establish, in the established order and upon permission of the Central Bank of the Republic of Uzbekistan, divisions and branches on the territory of the Republic of Uzbekistan, and subsidiaries, branches and representative offices - abroad. The Bank may join

faoliyatini muvofiqlashtirish, manfaatlarini himoya qilish va qo'shma dasturlarni amalga oshirish uchun ittifoqlar, uyushmalar va boshqa birlashmalarda ishtirok etishi mumkin;	unions, associations and other incorporations for coordination of its activity, protection of its interests and implementing joint programs;
• litsenziyada, ushbu Ustavda nazarda tutilgan moliyaviy-xo'jalik faoliyatini amalga oshirish uchun zarur bo'lgan boshqa harakatlar va operatsiyalarni amalga oshirish;	• perform other actions and operations specified by the license, present Charter, necessary for undertaking of its financial and economic activity;
• O'zbekiston Respublikasining amaldagi qonunchiligi va xalqaro huquq hujjatlari bilan ta'qiqlanmagan boshqa harakatlar va faoliyatni amalga oshirish va olib borish.	• perform and conduct any other operations and activities, which are not prohibited under Uzbekistan and international law.
5.3. O'z mijozlari va Yagona aksiyadorining manfaatlarini himoya qilishni ta'minlash maqsadida Bank quyidagi majburiyatlarga ega:	5.3. To ensure protection of the interests of its customers and the shareholder the Bank shall have the following obligations:
• O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan me'yorlarga muvofiq Bank jalb etilgan pul mablag'larining bir qismini O'zbekiston Respublikasi Markaziy bankidagi majburiy zaxiralar fondiga o'tkazish;	• To fulfil requirements established by the Central Bank of the Republic of Uzbekistan on reservation of funds in the Central Bank and comply with established economic norms;
• kreditlar va lizinglar, bankning boshqa aktivlari va balansdan tashqari majburiyatlari bo'yicha yuzaga kelishi mumkin bo'lgan yo'qotishlarga qarshi O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan miqdorda va tartibda zaxiralar yaratish; • yo'qotishlar xavfini kamaytirish, aktivlarini diversifikatsiya qilish maqsadida o'z kapitali va likvid resurslarning yetarli miqdorini ta'minlash;	• To establish reserves against possible losses on loans and lease, on other assets as well as off-balance liabilities of the Bank in the amounts and order established by the Central Bank of the Republic of Uzbekistan; • To ensure sufficient amount of equity and liquid resources, in order to reduce the risk of losses, diversify its assets;
• O'zbekiston Respublikasi Markaziy banki topshirig'iga ko'ra O'zbekiston Respublikasi davlat byudjetining kassa ijrosi bo'yicha operatsiyalarni amalga oshirish;	• To perform upon instruction of the Central Bank the operations on cash performance of the state budget of the Republic of Uzbekistan;
• garov, taqdim etilgan kafolatlar, kafilliklar va majburiyatlarning yetarliligini hisobga olgan holda	• To establish internal statutory procedure for securing loans being provided which considers

berilgan kreditlarni ta'minlashning ichki tartibga solish tartibini belgilash;	adequacy of the pledge, provided warranties, guarantees and obligations;
O'zbekiston Respublikasi Markaziy banki va boshqa vakolatli organlar tomonidan belgilangan tartibda o'z faoliyati to'g'risidagi ma'lumotlarni oshkor qilish;	To disclose information on its activity in the order established by the Central Bank of the Republic of Uzbekistan as well as other authorized bodies;
amaldagi bank qonunchiligi asosida kredit, investitsiya, dividend, emissiya va boshqa siyosatlarni, shuningdek Bankning boshqa operatsiyalarini amalga oshirish bilan bog'liq ichki me'yoriy hujjatlarni ishlab chiqish;	based on the current banking legislation, develop credit, investment, dividend, emission and other policies, as well as internal regulatory documents, related to the undertaking of other operations of the Bank;
qonun hujjatlariga muvofiq buxgalteriya hisobi va hisobotiga doir talablarga rioya qilish;	To comply with the requirements of accounting and reporting in accordance with the law;
bankda ichki audit xizmati faoliyatini ta'minlash;	To ensure the functioning of internal audit service in the Bank;
- o'z mijozlari va korrespondentlarining operatsiyalari, hisobvaraqalari va depozitlarining sir saqlanishiga kafolar berish; - solliqlar va boshqa majburiy to'lovlarni to'lash; - tegishli organlarga belgilangan muddatlarda va belgilangan tartibda hisobotlar taqdim etish;	- To ensure confidentiality of operations, accounts and deposits of its customers and correspondents; - To pay taxes and other obligatory payments; - To submit reports to the relevant authorities in a timely and prescribed manner;
jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish to'g'risidagi qonunchilik talablariga rioya etish;	To comply with the requirements of laws of the Republic of Uzbekistan on countering the legalization of proceeds from criminal activity, the financing of terrorism and the proliferation of weapons of mass destruction.
amaldagi qonun hujjatlarida nazarda tutilgan boshqa majburiyatlarni bajarish.	To perform other obligations envisaged by the current legislation.
5.4. Markaziy bank "Banklar va bank faoliyati to'g'risida"gi Qonunning 51-moddasiga muvofiq hollarda Bankdan zudlik bilan zarur choralar ko'rishni talab qilishga haqli.	5.4. The Central Bank may request the Bank to take immediate actions in the cases as per Article 51 of the Law "On banks and banking activity".
VI. BANKNING O'Z MABLAG'LARI	VI. ASSETS OF THE BANK

6.1. Bankning o'z mablag'lari ustav kapitali, zaxira fondi, taqsimlanmagan foyda va Yagona aksiyador qaroriga muvofiq foyda hisobidan tuziladigan boshqa fondlardan tashkil topadi.	6.1. The assets of the Bank shall be comprised of charter capital, reserves, retained earnings and other funds generated from the income upon resolution of the Sole shareholder.
6.2. Bank O'zbekiston Respublikasining amaldagi qonunchiligida nazarda tutilgan aksiyalarni joylashtirish huquqiga ega.	6.2. The Bank shall be entitled to place shares in accordance with the legislation of Republic of Uzbekistan.
6.3. Aksiyalar hujjatsiz shaklda chiqariladi.	6.3. Shares shall be issued in non-documentary form.
6.4. Bankning ustav kapitali 2 120 464 888 000 (Ikki trillion bir yuz yigirma milliard to'rt yuz oltmish to'rt million sakkiz yuz sakson sakkiz ming) so'mdan tashkil topgan bo'lib, 2 120 464 888 (Ikki milliard bir yuz yigirma million to'rt yuz oltmish to'rt ming sakkiz yuz sakson sakkiz) dona miqdoridagi oddiy aksiyalarga taqsimlangan, har birining nominal qiymati 1 000 (bir ming) so'mdir.	6.4. The charter capital of the Bank shall amount to 2,120,464,888,000 (Two trillion one hundred twenty billion four hundred sixty four million eight hundred eighty eight thousand) Uzbek soums and is divided into shares in the amount of 2,120,464,888 (Two billion one hundred twenty million four hundred sixty four thousand eight hundred eighty eight) shares, with a nominal value of 1,000 (one thousand) soums each.
6.5. Bank joylashtirilgan aksiyalarga qo'shimcha ravishda 1 133 241 101 (Bir milliard bir yuz o'ttiz uch million ikki yuz qirq bir ming bir yuz bir) dona nominal qiymati 1 000 (bir ming) so'm bo'lgan oddiy aksiyalarini joylashtirish huquqiga ega. Ushbu aksiyalar bankning Yagona aksiyadoriga yopiq obuna asosida joylashtiriladi.	6.5. The Bank is entitled to place, in addition to the placed shares, ordinary shares in the amount of 1,133,241,101 (One billion one hundred thirty-three million two hundred forty-one thousand one hundred one) shares with a nominal value of 1,000 (one thousand) soums. These shares are placed by closed subscription to the shareholder of the Bank.
6.6. Aksiyalarni chiqarish va joylashtirishda aksiyalarning umumiy soni doirasida to'langan aksiyalar Bankning ustav kapitaliga o'tkaziladi.	6.6. When issuing and placing shares, the paid-up shares within the total number of shares are transferred to the charter capital of the Bank.
6.7. Aksiyalarni joylashtirish bank Yagona aksiyadorning qaroriga muvofiq tasdiqlangan aksiyalar doirasidagi xususiy joylashtirish (yopiq obuna) yo'li bilan yoki zarur hollarda ommaviy obuna yo'li bilan amalga oshiriladi.	6.7. Placement of these shares shall be undertaken through private (closed subscription) placement within the limits of authorized shares in accordance with the decision of the Sole shareholder or through open subscription if necessary.
6.8. Bank aksiyalarini joylashtirish vaqtida ularni to'lash faqat pul mablag'lari bilan amalga oshirilishi mumkin.	6.8. Payment for the shares of the Bank during their placement may be undertaken only by monetary means.
6.9. Jismoniy va yuridik shaxslar yoki birgalikda harakat qiluvchi shaxslar, shu	6.9. Individuals and legal entities or persons acting jointly, including non-

jumladan norezidentlar bir yoki bir necha bitim natijasida Bankning ustav kapitalidagi:	residents, are required to obtain prior permission from the Central Bank before acquiring, directly or indirectly, an interest in the share capital of a bank that will amount to one or more transactions as a result of one or more transactions:
• besh va undan ko'proq foizni, lekin ko'pi bilan yigirma foizni;	• Five per cent or more but not more than twenty per cent;
• yigirma va undan ko'proq foizni, lekin ko'pi bilan ellik foizni;	• twenty per cent or more, but not more than fifty per cent;
• ellik va undan ko'proq foizni tashkil etadigan ulushni bevosita yoki bilvosita olishdan oldin Markaziy bankning dastlabki ruxsatnomasini olishi shart.	• fifty per cent or more.
O'zbekiston Respublikasi Markaziy bankidan dastlabki ruxsatnomani olish maqsadida birgalikda harakat qiluvchi shaxslar "Banklar va bank faoliyati to'g'risida" Qonunga muvofiq aniqlanadi.	For purposes of obtaining the prior permission, persons acting jointly shall be defined under the Law "On banks and banking activity".
Imtiyozli soliq rejimini taqdim etuvchi va (yoki) oxirgi benefitsiar mulkdorning shaxsini oshkor qilish hamda moliyaviy operatsiyalarni o'tkazish chog'ida axborot taqdim etish nazarda tutilmaydigan davlatda yoki hududda ro'yxatga olingan yuridik shaxslar va shunday davlatda yoki hududda yashaydigan jismoniy shaxslar bankning muassislari va aksiyadorlari bo'lishi mumkin emas (bundan chet el fond bozorlarida bank aksiyalarini sotib olgan yuridik va jismoniy shaxslar mustasno)..	Legal entities registered in a country or territory that offers a preferential tax regime and/or does not require disclosure of the ultimate beneficial owner's identity or the provision of information during financial transactions, as well as individuals residing in such a country or territory, cannot be founders or shareholders of the Bank bank—except for legal entities and individuals who have acquired shares in the Bank on foreign stock markets.
Agar bankning aksiyalarini olishga doir dastlabki ruxsatnomani olish uchun monopoliyaga qarshi organning oldindan roziligini olish talab etilsa, bank aksiyalarini olishga doir dastlabki ruxsatnomani olish uchun berilgan ariza Markaziy bank tomonidan monopoliyaga qarshi organning qarorini hisobga olgan holda ko'rib chiqiladi.	In the event that prior permission to acquire bank shares requires the prior consent of the anti-monopoly authority, the application submitted for prior permission to acquire bank shares shall be reviewed by the Central Bank taking into account the decision of the anti-monopoly authority.
Mazkur bandda ko'rsatilgan Bank aksiyalarini olishga doir dastlabki ruxsatnomasiz tuzilgan Bank aksiyalarni olishga oid bitimlar haqiqiy emas deb hisoblanadi.	Transactions on acquisition of shares of the Bank concluded without prior permission for acquisition of shares of the Bank specified herein shall be deemed invalid.
Bank aksiyalari ushbu bandda belgilangan talablar buzilgan holda olingan taqdirda, aksiyalarning egasi bunday bitim tuzilgan kundan e'tiboran aksiyadorlarning umumiy yig'ilishida ovoz berishga/ Yagona aksiyadorning qarorini qabul qilishga, aksiyadorlarning navbatdan tashqari	In case of purchase of the Bank's shares with violation of requirements established herein, from the date of conclusion of such transaction the owner of shares shall not have the right to vote at the General Meeting of Shareholders/make a resolution of the Sole

umumiy yig'ilishini chaqirishni va o'tkazishni talab qilishga, kun tartibiga masalalar kiritishga, Bank Kuzatuv Kengashi va Boshqaruvi a'zoligiga nomzodlar ko'rsatishga, shuningdek bank foydasining bir qismini dividendlar tarzida olishga haqli emas.	shareholder, demand convocation and holding of Extraordinary General Meeting of Shareholders, introduce issues to the agenda, nominate candidates to the Supervisory Board and the Board of the bank, and receive part of bank profit in the form of dividends.
Shaxs o'ziga bog'liq bo'lmagan holatlarda bankning aksiyalarini ushbu bandeda ko'rsatilgan hajmda olganda Markaziy bank ruxsatnomasini olish talab qilinadi. Shaxs o'ziga bog'liq bo'lmagan holatlarda bankning aksiyalarini olgan kundan e'tiboran Markaziy bank tomonidan tegishli qaror qabul qilinadigan kunga qadar aksiyalar egasining huquqlari to'xtatib turiladi.	The permission of the Central Bank shall be required upon receipt of bank shares in the amount specified herein, under circumstances beyond the control of the person. The rights of the owner of the shares shall be suspended from the date of receipt of the shares in circumstances beyond the control of the person, until the date of the relevant decision of the Central Bank.
Aksiyador o'ziga bog'liq bo'lmagan holatlarda bank aksiyalarini olgan kundan e'tiboran oltmish kun ichida Markaziy bankning ruxsatnomasini olish uchun ariza taqdim etishi kerak. Aksiyador tomonidan ariza taqdim etilmagan taqdirda, o'ziga bog'liq bo'lmagan holatlarda olingan bank aksiyalari olingan kundan e'tiboran uch oy ichida boshqa shaxsga berilishi lozim.	The shareholder shall, within sixty days from the date of receipt of the shares of the Bank under circumstances beyond his control, submit an application for authorisation of the Central Bank. If the shareholder fails to submit the application, the Bank's shares received under circumstances beyond his control shall be alienated within three months from the date of receipt.
6.10. Bankning ustav kapitali qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirilishi mumkin.	6.10. Charter capital of the Bank may be increased by placing additional shares.
6.11. Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish va Bank ustaviga o'zgartirishlar kiritish to'g'risidagi qaror Yagona aksiyadorning yoki Bank Kuzatuv Kengashi tomonidan qabul qilinadi, agar Yagona aksiyador qaroriga muvofiq, Bank Kuzatuv Kengashi bunday qaror qabul qilish huquqiga ega bo'lsa.	6.11. A decision on increase of the charter capital of the Bank by placing additional shares as well as making related amendments to the Charter shall be adopted by the Sole shareholder or the Supervisory Board of the Bank, if in accordance with the decision of the Sole shareholder the Supervisory Board of the Bank is authorized to adopt such kind of a decision.
6.12. Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish qonun hujjatlarida belgilangan tartibda jalb qilingan investitsiyalar, bankning o'z kapitali va hisoblangan dividendlar hisobidan amalga oshirilishi mumkin.	6.12. Increase of charter capital of the Bank by placing additional shares could be undertaken on the basis of the attracted investments, equity of the Bank as well as accrued dividends, in the order established by the legislation.
6.13. Bankning ustav kapitali aksiyalarning nominal qiymatini kamaytirish yoki aksiyalarning umumiy sonini qisqartirish yo'li bilan, shu jumladan aksiyalarning bir qismini keyinchalik bekor qilgan holda jamiyat tomonidan aksiyalarni olish yo'li bilan kamaytirilishi mumkin.	6.13. The decrease of the charter capital of the Bank may be undertaken by decreasing the par value of the shares or reducing their total quantity, including by acquiring of the portion of the shares by the Bank with their subsequent cancellation.

6.14. Bank ustav kapitalini kamaytirish to'g'risidagi va bank Ustaviga o'zgartirishlar kiritish haqidagi qarorlar Yagona aksiyador tomonidan qabul qilinadi.	6.14. A decision on the decrease of the charter capital of the Bank as well as making corresponding amendments to the Charter of the Bank shall be adopted by the Sole shareholder.
6.15. Agar Bank ustav kapitalini kamaytirish natijasida uning miqdori Ustavga kiritilgan o'zgartirishlar ro'yxatdan o'tkazilganda Markaziy bank tomonidan belgilangan eng kam miqdordan kam bo'lsa, bank o'z ustav kapitalini kamaytirish huquqiga ega emas.	6.15. The Bank is not entitled to reduce its Charter Capital if, as a result of such reduction, its volume becomes less than the minimum amount established by the Central Bank at the time of registration of amendments to the Charter.
6.16. Bank ustav kapitalini kamaytirish to'g'risida qaror qabul qilingan kundan e'tiboran 30 (o'ttiz) kundan kechiktirmay o'z kreditorlarini yozma ravishda xabardor qilishi shart. Kreditorlar ularga Bank ustav kapitali kamayganligi to'g'risida bildirishnoma yuborilgan kundan e'tiboran 30 (o'ttiz) kundan kechiktirmay Bankdan o'z majburiyatlarini muddatidan oldin bajarilishini va u bilan bog'liq zararlarning qoplanishini talab qilishga haqli.	6.16. Not later than 30 (thirty) days from the date of the decision to reduce the Charter Capital, the Bank shall notify its creditors in writing. Creditors shall have the right to demand early fulfillment of its obligations by the Bank and compensation for related losses not later than 30 (thirty) days from the date of receiving the notification of decrease of the Bank's Charter Capital.
6.17. Bank ochiq va yopiq obuna usulida aksiyalarni joylashtirishni amalga oshirishga haqli.	6.17. The Bank shall be entitled to place shares through public and private subscription.
6.18. Bank qonun hujjatlari talablarini inobatga olgan holda o'zi chiqarayotgan aksiyalarga ularni joylashtirish yo'li bilan ochiq obuna o'tkazishga haqli. Aksiyalarga ochiq obuna faqat birja va uyushgan birjadan tashqari qimmatli qog'ozlar bozorida amalga oshiriladi.	6.18. The Bank is entitled to undertake public subscription to issued shares by the means of public placement in accordance with the requirements of the legislation. A public subscription to the issued shares is strictly undertaken at stock exchange or organized over-the-counter securities exchange.
6.19. Bank o'zi chiqarayotgan aksiyalarga ularni xususiy joylashtirish yo'li bilan yopiq obuna o'tkazishga haqli.	6.19. The Bank is entitled to undertake private subscription to issued shares by the means of private placement.
6.20. Bank tomonidan aksiyalarni joylashtirish muddati ularning chiqarilishi davlat ro'yxatidan o'tkazilgan kundan boshlab bir (1) yildan oshmasligi kerak.	6.20. The period of placement of the shares by the Bank shall not exceed one (1) year from the moment of state registration of the issue.
6.21. Bank ustav kapitalining kamida 15 foizi (o'n besh foizi) miqdorida bankning sof foydasidan har yili majburiy ajratmalar hisobiga zaxira fondini tashkil qiladi. Yillik chegirmalar miqdori yuqoridagi o'n besh foiz (15 %) miqdoriga erishilgunga qadar sof foydaning besh foizidan kam bo'lishi mumkin emas.	6.21. The Bank shall establish reserve fund amounting not less than fifteen percent 15% (fifteen percent) of the charter capital by obligatory annual deductions from the net profit of the Bank. Amount of annual deductions shall not be less than five percent of the net profit until it

	reaches aforesaid amount of fifteen (15%) percent.
6.22. 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.	6.22. The reserve fund of the Bank shall be intended to cover its losses, redeem corporate bonds of the Bank, pay the dividends on preferred shares and buy-back of shares in case of the absence of other funds.
6.23. Zaxira fondidan boshqa maqsadlarda foydalanish mumkin emas.	6.23. The reserve fund may not be used for other purposes.
6.24. Bank O'zbekiston Respublikasi Markaziy banki va ichki hujjatlarda belgilangan tartibda kreditlar, lizing, boshqa aktivlar va balansdan tashqari majburiyatlar bo'yicha yuzaga kelishi mumkin bo'lgan yo'qotishlar uchun zaxiralar shakllantiradi. Mazkur zaxiralarga ajratmalar Bankning joriy xarajatlariga qo'shiladi.	6.24. The Bank shall establish reserves for possible losses from loans, lease and other assets as well as off-balance liabilities in the order established by the Central Bank of the Republic of Uzbekistan and internal documents. Deductions to these reserves shall be referred to current expenses of the Bank.
6.25. Bank Yagona aksiyador O'zbekiston Respublikasining amaldagi qonunchiligiga muvofiq boshqa fondlarni tashkil etish va Bank foydasidan tegishli ajratmalar to'g'risida, shuningdek daromaddan foydalanish to'g'risida qarorlar qabul qilishi mumkin.	6.25. The Sole shareholder of the Bank may adopt decisions on establishment of other funds and corresponding charges from the profit of the Bank, as well as on the use of the profit in accordance with the current legislation of the Republic of Uzbekistan.
VII. YAGONA AKSIYADORNING HUQUQLARI VA MAJBURIYATLARI	VII. RIGHTS AND OBLIGATIONS OF THE SOLE SHAREHOLDER
7.1. Yagona aksiyador cheklanmagan holda quyidagi huquqlarga ega:	7.1. The Sole shareholder shall have the following rights without any limitations:
• bank aksiyadorlarining reyestriga kiritilish;	• be included in the register of shareholders;
• depo hisobvarag'idan o'ziga taalluqli ko'chirma olish;	• to receive a statement from the deposit account;
• Bank foydasining bir qismini dividendlar tarzida olish;	• To collect part of profit of the Bank in the form of dividends;
• qonun hujjatlarida belgilangan tartibda ishonchnoma asosida o'z vakiliga (vakillariga) Bank aksiyalariga egalik qilishdan kelib chiqadigan huquqlarni (huquqlarning bir qismini) o'tkazish;	• in the manner prescribed by law, on the basis of a power of attorney, transfer to its representative (representatives) the rights (part of the rights) arising from the ownership of the shares of the Bank;

• Bank tugatilgan taqdirda, unga tegishli ulushga muvofiq mol-mulkning bir qismini olish;	• To collect part of property in case of liquidation of the Bank to the extent of the owned share;
• Yagona aksiyador tomonidan qarorlar qabul qilish yo'li bilan bankni boshqarishda ishtirok etish;	• To participate in management of the Bank by issuing resolutions of the Sole shareholder;
• Bankning moliya-xo'jalik faoliyati natijalari to'g'risida to'liq va ishonchli axborotni Bank tomonidan va O'zbekiston Respublikasi qonun hujjatlarida belgilangan tartibda olish;	• To obtain complete and reliable information on the results of economic and financial activity of the Bank to the extent specified by the Bank and the current legislation of the Republic of Uzbekistan;
• olingan dividendlar va/yoki aksiyalarni erkin tasarruf etish;	• freely dispose of received dividends and/or stocks;
• qimmatli qog'ozlar bozorini tartibga solish bo'yicha vakolatli davlat organda, shuningdek sudda o'z huquqlarini himoya qilish;	• defend his/her rights in authorized public authority on regulation and coordination of securities market, as well as in the courts;
• yetkazilgan zararlarning belgilangan tartibda qoplanishini talab qilish;	• claim the damages incurred in the established order;
• aksiyalarni sotib olishda yuzaga kelishi mumkin bo'lgan yo'qotishlar va (yoki) daromadning bir qismini yo'qotish bilan bog'liq tavakkalchiliklarni yumshatish;	• hedge risks related to possible losses and (or) losses of a part of profit at share acquisition;
• o'z manfaatlarini ifodalash va himoya qilish maqsadida uyushmalarga va boshqa nodavlat notijorat tashkilotlariga birlashish;	• join associations and other public organizations with the purpose of representation and protection of his/her interests.
• aksiyalarni tasarruf etish bo'yicha cheklovning o'rnatilishi ushbu aksiyalar egasi bo'lgan aksiyadorni qonun hujjatlarida belgilangan tartibda Bankni boshqarishda ishtirok etish va ular bo'yicha dividendlar olish huquqidan mahrum qilmaydi.	• Imposition of a restriction on transfer of shares shall not deprive the right of a shareholder, owner of these shares, to participate in management of the Bank and to receive dividends accrued on these shares in accordance with the legislation.
7.2. Bank aksiyadori - aksiyadorlar ro'yxatiga kiritilgan yuridik yoki jismoniy shaxs.	7.2. Shareholder of the Bank shall be the entity or an individual which is listed in the register of shareholders.
7.3. Aksiyador investitsiya vositachisini va/yoki Qimmatli qog'ozlar markaziy depozitariysini aksiyalarga tegishli huquqlarni ro'yxatdan o'tkazish bo'yicha xizmatlar ko'rsatuvchi tegishli o'zgarishlar	7.3. Shareholder must timely notify the investment intermediary and (or) in the Central Securities Depository, which renders services on recordkeeping of the rights related to the shares, on any

to'g'risida o'z vaqtida xabardor qilishi shart. Tegishli ma'lumotlar o'zgarganligi to'g'risida ularga ma'lumot taqdim etilmagan taqdirda Qimmatli qog'ozlar markaziy depozitariysi va uning aksiyalariga bo'lgan huquqlarni ro'yxatdan o'tkazish bo'yicha xizmatlar ko'rsatuvchi investitsiya vositachisi shu munosabat bilan aksiyadorga yetkazilgan zarar uchun javobgar bo'lmaydi.	change in relevant information. In case of a failure by a shareholder to submit information on relevant changes in the data, Central Securities Depository and the investment intermediary rendering services on recordkeeping of the rights related to the shares, shall not be held liable for damages caused to shareholder in this respect.
7.4. Aksiyalarga bo'lgan huquqlar aksiyalarni oluvchiga uning depo hisobvarag'iga tegishli kirim yozuvi kiritilgan paytdan e'tiboran o'tadi va investitsiya vositachisi va (yoki) Qimmatli qog'ozlar markaziy depozitariysi tomonidan qonun hujjatlarida belgilangan tartibda berilgan depo hisobvarag'idan ko'chirma bilan tasdiqlanadi.	7.4. The rights for shares shall be transferred to the acquirer of shares from the moment of making appropriate corresponding entry record in established order on deposit account of the acquirer in the order established by the legislation and shall be confirmed by the extract from deposit account of the acquirer issued the investment intermediary and (or) the Central Securities Depository in the order established by the legislation.
7.5. Aksiya bilan tasdiqlanadigan huquqlar ularni oluvchiga ushbu qimmatli qog'ozga bo'lgan huquqlar o'tgan paytdan boshlab o'tadi.	7.5. The rights, confirmed by the shares, shall be transferred to the acquirer of the shares from the moment of transfer of the rights to shares.
7.6. Depo hisobvarag'idan ko'chirma aksiyadorning aksiyalarga bo'lgan huquqlarini tasdiqlaydigan, Markaziy depozitariy va (yoki) investitsiya vositachisi tomonidan beriladigan hujjatdir.	7.6. Extract from the deposit account shall be the document provided by the investment intermediary and (or) the Central Securities Depository that certifies the rights of the shareholder to shares.
Aksiyadorning Bank Aksiyadorlarining Umumiy Yig'ilishida ishtirok etishi, uning dividendlar olishi va qonun hujjatlarida nazarda tutilgan boshqa huquqlarni amalga oshirishi ma'lum bir sanada shakllantirilgan Bank aksiyadorlarining ro'yxati asosida amalga oshiriladi. Barcha aksiyadorlarga ularning ulushi, daromad darajasi, jinsi, irqi, dini, millati, tili, ijtimoiy kelib chiqishi, shaxsiy va ijtimoiy mavqeidan qat'iy nazar, teng munosabatda bo'ladi.	Participation of shareholder in the General Meeting of Shareholders, collection of dividends and exercising of other rights, specified by the legislation, shall be undertaken based on register of shareholders, compiled as of a specific date. All shareholders are treated equally regardless of their shares, income, gender, race, religion, nationality, language, social origin, personal and social status.
7.7. Bank Yagona aksiyadorining majburiyatlari:	7.7. The Sole shareholder of the Bank shall have the following obligations:
• mazkur Ustav talablariga va boshqa tegishli ichki hujjatlarga rioya qilish;	• comply with the requirements of this Charter and relevant internal documents of the Bank;

• bank yoki tijorat sirini tashkil etuvchi ma'lumotlarni, shuningdek bankning boshqa maxfiy hujjatlari (ma'lumotlari) mazmunini oshkor qilmaslik;	• not disclose any information constituting a bank or commercial secret, as well as the contents of other confidential documents (information) of the Bank;
• O'zbekiston Respublikasining "Banklar va bank faoliyati to'g'risida"gi Qonuni talablariga rioya etilishini ta'minlash uchun Bank tomonidan so'ralgan tegishli ma'lumotlarni taqdim etish;	• provide relevant information requested by the Bank to ensure compliance with the requirements of the Law of the Republic of Uzbekistan "On banks and banking activities";
• aksiyador zimmasiga amaldagi qonun hujjatlarida va ushbu Ustavda nazarda tutilgan boshqa majburiyatlar ham yuklanadi.	• the shareholder also bears other responsibilities, stipulated by the applicable law and this Charter.
VII. DAROMADLAR VA DIVIDENDLARNING TAQSIMOTI	VIII. PROFIT AND DIVIDENDS DISTRIBUTION
8.1. Bank amaldagi qonun hujjatlariga muvofiq budjetga barcha soliqlarni va fondlarga to'lovlarni amalga oshirgandan so'ng olingan foydasi Yagona aksiyador tomonidan belgilangan tartibda tasarruf etiladi.	8.1. Profit of the Bank, gained after payment of all taxes to the budget and payments to funds in accordance with the current legislation, shall be used in the order established by the Sole shareholder.
8.2. Dividend - bu Bank sof foydasining Yagona aksiyadoriga taqsimlanadigan qismidir.	8.2. Dividends are the part of the profit, subject to distribution to the Sole shareholder.
8.3. Dividendlar Bank ixtiyorida qolgan sof foyda va (yoki) o'tgan yillar taqsimlanmagan foydasi hisobidan to'lanadi.	8.3. Dividends shall be distributed from the net profit remaining at the disposal of the Bank and (or) from retained earnings of previous years
8.4. Bank Aksiyadorining qaroriga asosan dividendlar pul mablag'lari yoki boshqa qonuniy to'lov vositalari yoki Bankning qimmatli qog'ozlari bilan to'lanishi mumkin.	8.4. Upon decision of the Sole shareholder of the Bank the dividend may be distributed in monetary form or in other legal means of payments or in the form of the securities of the Bank.
8.5. Bank moliyaviy yilning birinchi choragi, olti oyi, to'qqiz oyi yakunlari bo'yicha va (yoki) moliyaviy yil yakunlariga ko'ra aksiyalar bo'yicha dividend siyosatiga muvofiq, dividendlar to'lash to'g'risida qaror qabul qilish huquqiga ega, agar O'zbekiston Respublikasining amaldagi qonunchiligida boshqacha tartib nazarda tutilmagan bo'lsa.	8.5. The Bank is entitled to decide on distribution of dividends on placed shares on the basis of the results of the first quarter, half year, nine months of the financial year and (or) on the basis of the results of the financial year in line with its dividend policy, unless otherwise established by the current legislation of the Republic of Uzbekistan.
8.6. Bankning moliyaviy yilning birinchi choragi, olti oyi va to'qqiz oyi natijalari	8.6. Decision on distribution of dividends on the basis of the results of the first

bo'yicha dividendlar to'lash to'g'risidagi qarori, tegishli davr tugaganidan keyin 3 (uch) oy ichida qonun talablariga muvofiq qabul qilinishi mumkin.	quarter, half year, nine months of the financial year could be made within three (3) months after the termination of the relevant period.
8.7. Aksiyalarning har bir turi bo'yicha dividendlarni taqsimlash, ularning miqdori, shakli va tartibi to'g'risidagi qaror Bank Kuzatuv kengashining tavsiyasiga asosan, shuningdek moliyaviy hisobotlar va ularning ishonchliligi haqidagi auditorlik xulosasi mavjud bo'lgan taqdirda, Yagona aksiyador tomonidan qabul qilinadi. Dividendlar miqdori Bank Kuzatuv Kengashi tomonidan tavsiya etilgan miqdordan oshmasligi lozim. Dividendlarni taqsimlash to'g'risidagi qarorda dividendlar taqsimotining boshlanish va tugash sanalari ko'rsatilishi shart.	8.7. Decision on distribution of dividends on shares of each type, amount, form and order of their distribution shall be made by the Sole shareholder upon recommendation of the Supervisory Board of the Bank as well as financial statements, in case of availability of auditor's opinion on its reliability. The amount of dividends may not exceed the amount recommended by the Supervisory Board of the Bank. Decision on distribution of dividends shall include the start and end dates of the dividend distribution.
8.8. Dividendlarni to'lash muddati va tartibi Aksiyadorining qarori bilan belgilanadi. Dividendlarni to'lash muddati bunday qaror qabul qilingan kundan boshlab 60 (oltmish) kundan kech bo'lishi mumkin emas.	8.8. Terms of dividend distribution shall be set by the resolution of the Sole shareholder. Distribution of dividends shall be undertaken not later than 60 (sixty) days from the day of such resolution.
8.9. Bank to'langan dividendlar miqdori to'g'risidagi ma'lumotlarni qimmatli qog'ozlar bozorini tartibga solish bo'yicha vakolatli davlat organining va Bankning rasmiy veb-saytlarida qonun hujjatlarida belgilangan muddatlarda e'lon qiladi.	8.9. The Bank publishes information on the amount of dividends to be distributed on the official websites of the authorized body, entrusted with the regulation of securities market, stock exchange as well as the Bank, within the period specified by the legislation.
8.10. Bank soliqlarni hisobga olmaganda dividendlar miqdorini e'lon qiladi. Dividendlar amaldagi qonunchilikka muvofiq soliqqa tortiladi.	8.10. The Bank shall announce the amount of dividends, with no tax deductions. Dividends shall be subject to tax in accordance with the current legislation.
8.11. Bank aksiyadoriga dividendlar to'lash, shuningdek Bankning Kuzatuv Kengashi, boshqaruvi a'zolari va xodimlarini mukofotlash orqali foydani taqsimlashni quyidagi hollarda amalga oshirishga haqli emas:	8.11. The Bank is not entitled to make decision on the distribution (declaration) of dividends on shares, and remuneration to the members of the Supervisory Board and the Executive Board, and employees of the Bank in the following cases:
• prudensial normativlar Markaziy bank tomonidan belgilangan talablarga muvofiq bo'lmaganda yoki ular mazkur taqsimlash oqibatida buzilganda;	• non-compliance of prudential regulations with the requirements established by the Central Bank or their violation as a result of this distribution;

• to'lovga qobiliyatsiz bo'lganda yoki mazkur taqsimlash oqibatida to'lovga qobiliyatsizlik alomatlari yuzaga kelganda;	• insolvency or the occurrence of signs of insolvency as a result of this distribution;
• 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;	• if the shortcomings reflected in the Central Bank's mandatory instruction, including those related to information disclosure, have not been eliminated or are impossible to eliminate;
• Markaziy bankning foydani taqsimlamaslik to'g'risida bankka nisbatan talabi mavjud bo'lganda.	• When the Central Bank has a requirement for the bank regarding the non-distribution of profits.
8.12. "Banklar va bank faoliyati to'g'risida"gi Qonuning 39-moddasida nazarda tutilgan hollarda Bank foydani taqsimlash uchun Markaziy bankning roziligini olishi kerak.	8.12. The Bank shall need to land a permission of the Central Bank to distribute the profit in the cases provided by Article 39 of the Law "On banks and banking activity".
IX. BANK BOSHQARUVI	IX. MANAGEMENT OF THE BANK
9.1. Bankning boshqaruv organlari quyidagilardan iborat:	9.1. The managing bodies of the Bank shall be:
• Bank Yagona Aksiyadori (keyingi o'rinlarda "Yagona aksiyador");	• The Sole shareholder of the Bank (hereinafter the "Sole shareholder");
• Bank Kuzatuv Kengashi (keyingi o'rinlarda "Kuzatuv Kengashi");	• Supervisory Board of the Bank (hereinafter the "Supervisory Board");
• Bank Boshqaruv (keyingi o'rinlarda "Boshqaruv").	• Executive Board of the Bank (hereinafter the "Executive Board").
Bank Kuzatuv Kengashining va Boshqaruvining a'zolari, shuningdek muhim ahamiyatga ega xodimlari benuqson ishchanlik obro'siga, bank tavakkalchiliklarining samarali boshqarilishini, o'z vakolatlari doirasida asosli qarorlar qabul qilinishini ta'minlash uchun zarur bo'lgan tajribaga, bilim va ko'nikmalarga ega bo'lishi kerak.	Members of the Supervisory Board and the Executive Board, as also key personnel of the Bank, shall have an impeccable business reputation, experience, knowledge and skills necessary to ensure effective risk management of the Bank and make prudent decisions within the limits of their authority.
Bank bankning Kuzatuv Kengashi va Boshqaruv a'zolari, shuningdek muhim ahamiyatga ega xodimlari banklar va bank faoliyati to'g'risidagi qonunchilik	The Bank shall ensure that the members of the Supervisory Board and the Executive Board, as well as the key personnel of the Bank, comply at

talablariga doimo muvofiq bo'lishini ta'minlashi shart.	all times with the requirements of laws on banks and banking activities.
Markaziy bank bank Kuzatuv Kengashining va Boshqaruvning a'zolariga hamda muhim ahamiyatga ega xodimlar lavozimlariga ko'rsatilayotgan nomzodlarni ularning lavozimga kirishishidan oldin kelishib oladi. Agar muhim ahamiyatga ega xodimlarni obyektiv sabablarga ko'ra oldindan kelishib olishning imkoni bo'lmasa, bank keyinchalik rozilik olish uchun so'rovnomma yuborishi kerak.	The Central Bank shall approve the nominees for the Supervisory Board, the Executive Board and key personnel positions prior to their assumption of office. If prior approval of key personnel is not possible for objective reasons, the Bank must submit a request for subsequent approval.
Kuzatuv Kengashi va Boshqaruvi mazkur Ustav, Yagona Aksiyador qarorlari va O'zbekiston Respublikasining amaldagi qonunchiligi bilan o'zlariga berilgan vakolatlar doirasida bank faoliyatini boshqaradi.	The Supervisory Board and the Executive Board shall manage the activity of the Bank to the extent of authority entrusted to them by the present Charter, decisions of the Sole shareholder and current legislation of the Republic of Uzbekistan.
9.2. Yagona aksiyador bankning yuqori boshqaruv organidir. Bankning barcha mansabdor shaxslari bank manfaatlarini ko'zlab ish olib borishlari, o'z vazifalarini professional asosda bajarishlari, qonun hujjatlari, mazkur Ustav va Bank Boshqaruv qarorlaridan kelib chiqadigan barcha majburiyatlarini oqilona bajarishlari shart;	9.2. The Sole shareholder is the supreme managing body of the Bank. All officers of the Bank are obliged to perform their jobs, acting in the interests of the Bank, to fulfill their duties on a professional basis, to reasonably fulfill all their obligations arising from legislation, this Charter and decisions of the Bank's Executive Board;
9.3. Bankda har yili Yagona aksiyadorning qarori (Yagona aksiyadorning yillik qarori) qabul qilinadi. Yagona aksiyadorning yillik qarori moliyaviy yil tugaganidan keyin 6 (olti) oydan kechiktirilmagan muddatda qabul qilinadi. Yagona aksiyadorning yillik qaroridan tashqari, Yagona aksiyadorning navbatdan tashqari qarorlari qabul qilinishi mumkin.	9.3. The Sole shareholder of the Bank shall issue resolutions every year (annual resolution of the Sole shareholder). Annual resolution of the Sole shareholder shall be issued not later than 6 (six) months after the end of a financial year. In addition to the annual resolution of the Sole shareholder extraordinary resolutions of the Sole shareholder may be issued.
9.4. Yagona Aksiyadorning mutlaq vakolatlariga quyidagilar kiradi:	9.4. The exclusive competencies of the Sole shareholder shall include:
9.4.1. Bank Ustaviga va/yoki boshqa ta'sis hujjatlarga har qanday o'zgartirish va qo'shimchalar kiritish yoki Ustavning va/yoki boshqa ta'sis hujjatlarining qayta ko'rilgan (yangi) tahririni tasdiqlash;	9.4.1. making any amendments and additions to the Charter and/or other constitutional documents of the Bank or approval of revised (new) edition of the Charter and/or other constitutional documents;

9.4.2. Markaziy bankning ruxsati bilan Bankni qayta tashkil etish (qo'shib yuborish, qo'shib olish, bo'lish, ajratib chiqarish, o'zgartirish) yoki shunga o'xshash qonunchilikda nazarda tutilgan bitimni amalga oshirish;	9.4.2. any resolution regarding the reorganization of the Bank (merger, acquisition, division, spin-off, transformation) with the permission of the Central Bank, or the implementation of a similar transaction stipulated by legislation;
9.4.3. har qanday tugatish hodisasi, shu jumladan Bankni tugatish, tugatuvchi shaxsni (likvidator) tayinlash, uni lavozimidan ozod etish va almashtirish hamda tugatishning oraliq va yakuniy moliyaviy hisobotlarini tasdiqlash; Bank ixtiyoriy ravishda tugatilgan taqdirda, tugatuvchining ish haqi miqdorini belgilovchi har qanday qaror va Bank bilan tugatish shartnomasini tuzish yoki bekor qilishga rozilik berish;	9.4.3. any liquidation event, including liquidation of the Bank, appointment, dismissal and replacement of the liquidator and approval of interim and final liquidation financial statements; in case of voluntary liquidation of the Bank, any resolution determining the liquidator's remuneration and approval to enter into or terminate the agreement between the Bank and the liquidator;
9.4.4. Bankning strategiya va biznes-rejasiga har qanday muhim o'zgartirish va qo'shimchalarni tasdiqlash.	9.4.4. Approval of and any material changes and modifications to the Bank's strategy and business plan;
9.4.5. Bankning faoliyatining asosiy yo'nalishlarini belgilash;	9.4.5. any change to the scope of the core business of the Bank;
9.4.6. bankning e'lon qilingan aksiyalarining maksimal miqdorini belgilash;	9.4.6. determination of the maximum amount of authorized shares of the Bank;
9.4.7. bank ustaviga o'zgartirish va qo'shimchalar kiritish yoki bankning yangi tahrirdagi ustavini tasdiqlash;	9.4.7. amending and supplementing the charter of the Bank or to approve the charter of the Bank in a new edition;
9.4.8. aksiyalarni qayta sotib olishni, aksiyalarni maydalashni tasdiqlovchi, aksiyalarni qayta sotib olish yoki aksiya yoki dividendlarni yiriklashtirish to'g'risidagi har qanday qaror;	9.4.8. any resolution to approve a share redemption, share split, repurchase or consolidation of shares or dividend;
9.4.9. qonunchilikka zid bo'lmagan xolda, muomaladagi aksiyalar sonini (bo'lish yoki birlashtirish yo'li bilan) yoki aksiyalarga berilgan iqtisodiy yoki ovoz berish huquqlarini o'zgartirish yoki har qanday turdagi aksiyalarning turini, huquqlarini yoki shaklini o'zgartirish to'g'risidagi har qanday qaror, yoki bank aksiyalarining yangi toifasini yoki turini yaratish;	9.4.9. without contradicting to the law, any resolution to change the number of outstanding shares (whether by sub-division or combination) or economic or voting rights attached to shares, or to change the type, rights or form of any class of shares or create a new class or type of shares in the Bank;
9.4.10. Bankning yoki Bankning har qanday sho'ba korxonasining qimmatli qog'ozlarini fond birjasida yoki qimmatli qog'ozlar birjasida har qanday listing,	9.4.10. any listing, public offering or delisting of any shares and/or equity security of the Bank or any subsidiary of the Bank on a stock exchange or securities exchange;

ommaviy taklif yoki qimmatli qog'ozlar delistingini amalga oshirish;	
9.4.11. Bank aksiyalariga ayirboshlanadigan qimmatli qog'ozlarni imtiyozli olish huquqlarini ushbu qimmatli qog'ozlar egalari rozi bo'lgan bilan qo'llamaslik yoki cheklash to'g'risida qaror qabul qilish;	9.4.11. decision on non-application or limitation of shareholder's pre-emptive right to purchase shares and securities convertible into shares of the Bank as per the shareholder's consent as provided by the legislation;
9.4.12. Yagona aksiyador va Kuzatuv Kengashi to'g'risidagi tartibni tasdiqlash;	9.4.12. approval of the Regulations of the Sole shareholder and the Supervisory Board;
9.4.13. Bank Kuzatuv Kengashining miqdoriy tarkibini belgilash, Kuzatuv Kengash a'zolari sonining har qanday o'zgarishi, uning a'zolarini saylash va ularning vakolatlarini muddatidan oldin tugatish;	9.4.13. determination of the number of members of the Supervisory Board of the Bank, any change to the number of members of the Supervisory Board, election and appointment of its members and early termination of their authorities;
9.4.14. Bankning tashkiliy tuzilmasini tasdiqlash;	9.4.14. approval of organizational structure of the Bank;
9.4.15. Bank Boshqaruv Raisini tasdiqlash va uning vakolatlarini muddatidan oldin tugatish;	9.4.15. approval of the Chairman of the Executive Board of the Bank and early termination of relevant authorities;
9.4.16. O'tgan yillarning taqsimlanmagan foyda va zararlarini taqsimlash tartibini tasdiqlash, Bank daromadi hisobidan jamg'armalar tashkil etish, Bankning barcha turdagi aksiyalari bo'yicha dividendlar miqdorini va dividendlar to'lash tartibini tasdiqlash; shu jumladan, dividendlarni e'lon qilish yoki to'lash, ushbu Ustav yoki Bankning dividend siyosati talablariga mos kelmaydigan har qanday aksiyalarni taqsimlash yoki sotib olish;	9.4.16. approval of an order of distribution of retained profits and losses of the previous years, establishment of funds at the expense of the profit of the Bank, approval of the amount of dividend payments on any type of shares of the Bank as well as order of payment of dividends, including declaration or payment of any dividend, distribution or redemption of any shares inconsistent with provisions of this Charter or the dividend policy of the Bank;
9.4.17. Bank Kuzatuv Kengashi a'zolarining mehnati evaziga rag'bat to'lovlar va kompensatsiyalarni belgilash;	9.4.17. determination of the amount of remunerations and compensations to the members of the Supervisory Board of the Bank;
9.4.18. Bank Kuzatuv Kengashining hisobotlarini o'z vakolatlariga kiruvchi masalalar, shu jumladan, Bank Boshqaruviga qo'yiladigan qonun hujjatlarida belgilangan talablarga rioya etilishi yuzasidan fikrlarini eshitish;	9.4.18. hearing of the reports of the Supervisory Board of the Bank on issues related to its competence, including compliance with established requirements on management of the Bank;
9.4.19. "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish	9.4.19. making decisions on the conclusion of transactions by the bank in cases

to'g'risida"gi Qonunning 8 va 9-boblarida nazarda tutilgan hollarda bank tomonidan bitimlar tuzish to'g'risida qaror qabul qilish;	stipulated in Chapters 8 and 9 of the Law "On Joint-Stock Companies and the Protection of Shareholders' Rights";
9.4.20. Yirik bitim tuzish masalasi bo'yicha bank Kuzatuv Kengashining yakdilligiga erishilmagan taqdirda yirik bitim tuzish to'g'risidagi masala Kuzatuv Kengashining qaroriga ko'ra Yagona aksiyador hal qilishi uchun olib chiqilishi mumkin;	9.4.20. in the event that unanimity is not achieved within the Bank's Supervisory Board regarding the matter of concluding a major transaction, the issue of concluding such a transaction may be referred to the Sole shareholder for resolution, based on the decision of the Supervisory Board;
9.4.21. qonun hujjatlarida va Bank Ustavida nazarda tutilgan boshqa masalalarni hal qilish;	9.4.21. resolution on other issues provided in the legislation and the Charter of the Bank.
9.4.22. Aksiyadorning Bankdagi ulushini kamaytirishi mumkin bo'lgan har qanday harakatlar, shu jumladan soliqqa oid yoki davlat oldidagi boshqa qarzdorlik hisobiga Bank ustav fondidagi (ustav kapitalidagi) davlat ulushini shakllantirish yoki oshirish to'g'risida qaror qabul qilish;	9.4.22. any action which might result in a decision to form or increase the state share in the charter capital of the Bank due to the existing tax or other debt from the state;
9.4.23. Sanoq komissiyasining soni va shaxsiy tarkibini aniqlash;	9.4.23. determination of the quantitative and personal composition of the Counting Commission;
9.4.24. Bankning moliyaviy-xo'jalik faoliyatini tekshirishni boshlash;	9.4.24. initiation of inspection of financial and economic activities of the Bank;
9.4.25. aksiyalarni va aksiyalarga ayirboshlanadigan qimmatli qog'ozlarni joylashtirish usulini belgilash;	9.4.25. determination of the methods of placement of shares and securities, convertible shares;
9.4.26. dividendlarni to'lash, miqdori, to'lash shakli va tartibi to'g'risida qarorlar qabul qilish, shuningdek aksiyalarning ayrim turlari bo'yicha dividendlarni to'lamaslik to'g'risida qarorlar qabul qilish;	9.4.26. making decisions on the payment, amount, form and procedure for payment of dividends, as well as decisions on non-payment of dividends on shares of certain types;
9.4.27. Bank Ustavining Bankning e'lon qilingan aksiyalari to'g'risidagi qoidalariga tegishli o'zgartirishlar va qo'shimchalar kiritish;	9.4.27. making changes and amendments into the Bank's Charter related to the provisions of the Bank's authorized shares;
9.4.28. aksiyalarni joylashtirish (birja va uyushgan birjadan tashqari qimmatli qog'ozlar bozorida joylashtirish) narxini belgilash;	9.4.28. determining the price of placement (placing on the exchange and organized over-the-counter securities market) of shares;
9.4.29. Majburiy auditorlik tekshiruvini o'tkazish uchun auditorlik tashkilotini belgilash,	9.4.29. making a decision on the appointment, dismissal or replacement of an auditor,

ushbu tashkilotning xizmatlariga to'lanadigan eng ko'p haq miqdori va u bilan shartnoma tuzish (shartnomani bekor qilish) to'grisida qaror qabul qilish;	determining the auditor's remuneration and approving the entry into or termination of an agreement with it for the purposes of conducting compulsory audit under the applicable law;
9.4.30. Qimmatli qog'ozlar emissiyasi va emissiyaviy qimmatli qog'ozlar chiqarilishlarini davlat ro'yxatidan o'tkazish qoidalarida belgilangan tartibga muvofiq, Bank tomonidan yopiq obuna orqali aksiyalarga ayirboshlanadigan obligatsiyalar chiqarish to'g'risida qaror qabul qilish.	9.4.30. making a decision by the Bank to issue bonds convertible into shares through closed subscription, in accordance with the procedure established by the Rules for the Issue of Securities and State Registration of Issues of Emission Securities;
Yagona aksiyadorning mutlaq vakolatiga taalluqli masalalarning hal etilishi Bank Kuzatuv Kengashi va Boshqaruviga o'tkazilishi mumkin emas.	Issues assigned to the exclusive competence of the Sole shareholder, shall not be transferred to be decided by the Supervisory Board and the Executive Board of the Bank.
Aksiyadorning so'roviga ko'ra, Bank unga Bank aksiyadorlari ro'yxatiga kiritilganligi to'g'risidagi ma'lumotlarni taqdim etishi shart.	Upon the request of the shareholder, the Bank must provide him with the information on his registration in the Bank's shareholders register.
Bank aksiyadorlarining ro'yxatiga o'zgartirish va qo'shimchalar kiritishga yo'l qo'yilmaydi, ko'rsatilgan ro'yxat tuzilgan sanaga ko'ra unga kiritilmagan shaxslarning buzilgan huquqlari tiklangan holatlar yoki ro'yxatni tuzishda yo'l qo'yilgan xatolar tuzatilgandagi hollar bundan mustasno.	Amendments to the compiled register of shareholders of the Bank shall not be allowed, except the cases of restoration of violated rights of the persons which were not recorded in aforesaid register on the date of its compilation, or correction of errors made during its compilation.
9.5. Bankning Kuzatuv Kengashi bank faoliyatiga umumiy rahbarlikni amalga oshiradi, Boshqaruvga oid qarorlar qabul qilish jarayonida nazorat va tekshiruv vazifasini bajaradi hamda umumiy bankning faoliyati va moliyaviy barqarorligi uchun javobgardir. Qonun hujjatlarida, ushbu Ustavda va Yagona aksiyadorning mutlaq vakolatiga kiritilgan masalalar bundan mustasno.	9.5. The Supervisory Board of the Bank shall undertake general management of the Bank activities, supervising and monitoring the management decision-making process and for the overall operations and financial stability of the Bank, except issues designated by the legislation, the present Charter, to the exclusive competence of the Sole shareholder.
9.6. Bank Kuzatuv Kengashining vakolatiga quyidagilar kiradi:	9.6. The competence of the Supervisory Board shall include the following matters:
9.6.1. Bank Boshqaruvi Bankni rivojlantirish strategiyasiga erishish bo'yicha ko'rilayotgan chora-tadbirlar to'g'risidagi hisobotini muntazam eshitgan holda bank	9.6.1. determination of priority directions of the Bank's activity with regular hearing of reports of the Executive Board on

faoliyatining ustuvor yo'nalishlarini belgilash;	measures taken to achieve the development strategy of the Bank;
9.6.2. Bank strategiyasi va biznes-rejasini, hamda ularga har qanday o'zgartishlarni tasdiqlash;	9.6.2. approval of the Bank's strategy and business plan and any modifications;
9.6.3. Boshqaruvni rag'batlantirish rejasining asosiy ko'rsatkichlariga kiritilgan har qanday o'zgarishlarni tasdiqlash;	9.6.3. adoption and approval of any changes to the key metrics of the management incentive plan;
9.6.4. Bankning strategiyasi, maqsadlari, biznes-rejalari va byudjetlaridan kelib chiqqan holda ish faoliyatini baholash va har qanday zaruriy tuzatish choralari ko'rishni ta'minlash;	9.6.5. review of performance in the light of the Bank's strategy, objectives, business plans and budgets and ensuring that any necessary corrective action is taken;
9.6.6. Bank uchun maqbul tavakkalchilik darajasini aniqlash;	9.6.6. determination of risk appetite of the Bank;
9.6.7. Bank Ustaviga o'zgartirish va qo'shimchalar kiritish yoki Bank Ustavini yangi tahrirda tasdiqlash to'g'risidagi masalalarni tasdiqlash uchun Yagona aksiyadorning qaroriga kiritish;	9.6.7. submission to the Sole shareholder the issues concerning the amendments and additions to the Charter of the Bank or approval of revised edition of the Charter of the Bank;
9.6.8. qo'shilish, qo'shib olish bo'yicha bankning ustav kapitalini oshirish bo'yicha Yagona aksiyadoriga takliflar kiritish;	9.6.8. making the proposal to the Sole shareholder for mergers and acquisitions;
9.6.9. Boshqaruv Raisidan tashqari Boshqaruvining har qanday boshqa a'zosini lavozimga tayinlash yoki vakolatlarini tugatish;	9.6.9. the appointment, dismissal or replacement of any member of the Executive Board other than the chairman of the Executive Board;
9.6.10. Yillik moliyaviy hisobotlarni tasdiqlash hamda buxgalteriya hisobi va moliyaviy hisobot tizimlarining yaxlitligini ta'minlash;	9.6.10. approval of annual financial reports and ensure the integrity of accounting and financial reporting systems;
9.6.11. Yagona aksiyadorga aksiyalar bo'yicha dividendlar miqdori va ularni to'lash tartibi to'g'risida tavsiyalar berish, shu jumladan Yagona aksiyadorga har qanday dividendlarni to'lash, mazkur Ustav yoki Bankning dividendlar siyosati talablariga javob bermaydigan aksiyalarni taqsimlash yoki sotib olish bo'yicha tavsiyalar berish;	9.6.11. recommendations to the Sole shareholder concerning the amount of dividend payments on shares and the order of their payment, including provision of recommendations to the Sole shareholder concerning any dividend payments, distribution or redemption of any shares;
9.6.12. Bankning buxgalteriya hisobi va hisobotiga har qanday o'zgartishlar kiritish, O'zbekiston Respublikasi qonun hujjatlarida yoki Xalqaro moliyaviy hisobot standartlariga (IFRS) muvofiq nazarda tutilgan hollar bundan mustasno;	9.6.12. any change to the principal accounting policies of the Bank other than as required by the legislation of the Republic of Uzbekistan or in accordance with International Financial Reporting Standards (IFRS);
9.6.13. Bankning strategik maqsadlari, korporativ boshqaruv siyosati va boshqa ichki siyosatlarining amalga oshirilishini tasdiqlash va nazorat qilish, shu jumladan risklarni aniqlash, boshqarish, monitoring qilish va ular haqida xabar berish, bank	9.6.13. approval and control over the implementation of strategic goals, corporate governance policy, and other internal policies of the bank, including identifying, managing, monitoring and communicating risks, maintaining the

kapitalining yetarliligini ta'minlash, shuningdek, manfaatlar to'qnashuvini oldini olish va sodir bo'lgan taqdirda buni hal etish;	bank's capital adequacy, as well as the procedure for prevention and resolution of conflict of interests;
9.6.14. Bankning asosiy kredit mahsulotlarini belgilovchi bankning kredit siyosatini tasdiqlash;	9.6.14. approving credit policy of the Bank approving main credit products of the Bank;
9.6.15. Bankning kredit siyosati qoidalariga muvofiq kreditlar berish to'g'risida qarorlar qabul qilish;	9.6.15. decision-making for disbursement of the loans in accordance of the credit policy of the bank;
9.6.16. O'z vakolatlari doirasida har qanday kredit muddatini uzaytirish to'g'risida qaror qabul qilish, shuningdek ssuda va boshqa mol-mulkni hisobdan chiqarish, shu jumladan Bankning kredit va boshqa siyosatlariga muvofiq balansdan tashqari hisobvaraqlardan kreditni yakuniy hisobdan chiqarish bo'yicha taklif tayyorlash.	9.6.16. decision-making for the extension of the tenor of any loan within its authority, as well as loan and other asset write-offs, including preparation of proposal on the final loan write-offs from off-balance accounts according to the credit and other policies of the Bank;
9.6.17. "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi Qonunning 8 va 9-boblarida nazarda tutilgan hollarda bitimlar tuzish haqida qaror qabul qilish;	9.6.17. making decisions on concluding transactions in cases stipulated by Chapters 8 and 9 of the Law "On Joint-Stock Companies and Protection of Shareholders' Rights";;
9.6.18. Boshqaruv Raisi ishga qabul qilish to'g'risida Bank nomidan mehnat shartnomasini tuzish va alohida hollarda amaldagi qonunchilik talablariga muvofiq nomzodni keyinchalik taqdim etgan holda bunday mehnat shartnomasini muddatidan oldin bekor qilish;	9.6.18. conclusion on behalf of the Bank of an employment contract with the Chairman of the Executive Board in exceptional cases early termination of such a contract with further proposal of the nominee to this position in accordance with the requirements of the legislation in force;
9.6.19. Bank tomonidan Yagona aksiyadorga pul mablag'lari yoki aktivlarni taqsimlash (dividendlar yoki boshqa shaklda) bo'yicha tavsiya berish, e'lon qilish, ruxsat etish yoki amalga oshirishni taklif qilish;	9.6.19. the making of any recommendation to the Sole shareholder to declare, authorise or make a distribution (whether of cash or assets, and whether by way of dividend or otherwise) by the Bank;
9.6.20. Bank Boshqaruv Raisi bundan mustasno, Boshqaruv har qanday a'zosini tayinlash, ishdan ozod etish yoki almashtirish;	9.6.20. the appointment, dismissal or replacement of any member of the Executive Board of the Bank other than the Chairman of the Executive Board;
9.6.21. Boshqaruv Raisi va a'zolariga to'lanadigan rag'bat puli va kompensatsiyalar miqdorini belgilash;	9.6.21. determination of the amount of remuneration and compensation to be paid to the Chairman and members of the Executive Board;
9.6.22. Zarur hollarda Bankning Kuzatuv Kengashi a'zolariga to'lanadigan rag'bat puli va kompensatsiyalar miqdori bo'yicha Yagona aksiyadorga tavsiyalar berish;	9.6.22. provision of recommendations to the Sole shareholder concerning the amount of remunerations and compensations to be paid to the members of the Supervisory Board when needed;

9.6.23. Bank xodimlarini moddiy rag'batlantirish to'g'risidagi nizomni tasdiqlash;	9.6.23. approval of the Regulation on material encouragement of employees of the Bank;
9.6.24. Kuzatuv Kengashi Qo'mitalari vakolatlarini tasdiqlash;	9.6.24. approval of terms of reference of Supervisory Board Committees;
9.6.25. Bankning yillik byudjeti va biznes-rejasini, shuningdek, ularga kiritilayotgan har qanday o'zgartirishlarni tasdiqlash.	9.6.25. the approval of an annual budget and business plan of the Bank, and any modifications to it.
9.6.26. Boshqaruv Raisining takliflari asosida Boshqaruv uchun samaradorlikning asosiy ko'rsatkichlarini (SAK) aniqlash;	9.6.26. determine the Key Performance Indicators (KPI) for the Executive Board, based on the proposal of the Chairman of the Executive Board;
9.6.27. Boshqaruv Raisi faoliyati samaradorligini baholash;	9.6.27. evaluate the performance of the Chairman of the Executive Board;
9.6.28. Boshqaruv Raisi tomonidan taklif qilingan oldindan belgilangan SAKlar asosida Boshqaruv a'zolari faoliyatini baholash;	9.6.28. evaluate the performance of members of the Executive Board based on the predetermined KPIs as proposed by the Chairman of the Executive Board;
9.6.29. Bankning ichki audit xizmatini tashkil etish, Bankning ichki auditorlarini tayinlash, shuningdek, har chorakda ichki audit xizmati hisobotlarini eshitish;	9.6.29. Establishment of internal audit service of the Bank, appointment of internal auditors of the Bank, as well as hearing reports from the internal audit service on a quarterly basis;
9.6.30. Ichki audit xizmati to'g'risidagi nizomni tasdiqlash;	9.6.30. approval of the regulation on internal audit service;
9.6.31. Ixtiyoriy audit uchun auditorni ("Katta to'rtlik" buxgalteriya firmalarining har qanday a'zosi yoki aksiyador uchun maqbul bo'lgan auditorlar ro'yxatiga kiritilgan har qanday firma) tayinlash, ishdan bo'shatish yoki o'zgartirish bo'yicha takliflar kiritish;	9.6.31. proposals in relation to the appointment, dismissal or change of the Bank's auditor (being any member of the "Big 4" accounting firms or any firm listed on the list of auditors approved by the shareholder) for non-compulsory audits;
9.6.32. banking filiallarini tashkil etish va vakolatxonalarini ochish;	9.6.32. establishing banking branches and opening representative offices;
9.6.33. bankning shu'ba va tobe xo'jalik jamiyatlarini tashkil etish;	9.6.33. establishing subsidiary and affiliated business entities of the bank;
9.6.34. Bank Boshqaruv daxldor har qanday hujjatlardan erkin foydalanish va Bank Kuzatuv Kengashi zimmasiga yuklatilgan vazifalarni bajarish uchun bu hujjatlarni ijroiya organidan olish. Bank Kuzatuv Kengashi va uning a'zolari olingan hujjatlardan faqat xizmat maqsadlarida foydalanishi mumkin.	9.6.34. access any documents related to the activities of the Executive Board of the Bank and to receive them from the Executive Board of the Bank in order to execute the responsibilities vested in the Supervisory Board of the Bank. The received documents shall be used by the Supervisory Board of the Bank as well as its members strictly for official purposes;
9.6.35. bank ustav kapitalini oshirish, shuningdek, bank Ustaviga bank ustav kapitalini ko'paytirish va Bankning e'lon qilingan	9.6.35. increase in the charter capital of the Bank, as well as amendments and additions to the charter of the Bank related to an increase in the charter

aksiyalari sonini kamaytirish bilan bog'liq o'zgartirish va qo'shimchalar kiritish;	capital of the Bank and a decrease in the number of authorized shares of the Bank;
9.6.36. O'zbekiston Respublikasi qonun hujjatlari bilan Bank Kuzatuv Kengashining vakolatiga kiritilgan boshqa masalalarni hal etish.	9.6.36. deciding on other issues, designated to the competence of the Supervisory Board of the Bank by the legislation of the Republic of Uzbekistan;
9.6.37. amaldagi qonun hujjatlari talablariga muvofiq Bank mol-mulkining bozor qiymatini belgilashni tashkil etish;	9.6.37. organization of establishing the market value of the Bank's property in accordance with the requirements of applicable law;
9.6.38. o'z vakolatlari doirasida bankning zaxira va boshqa mablag'laridan foydalanish;	9.6.38. use of reserve and other funds of the Bank within the limits of their authority;
9.6.39. qonun hujjatlarida belgilangan tartibda Bankning tijorat va notijorat tashkilotlardagi ishtiroki bilan bog'liq bitimlar tuzish;	9.6.39. conclusion of transactions related to the participation of the Bank in commercial and non-commercial organizations in the order established by the legislation;
9.6.40. Qimmatli qog'ozlar emissiyasi va emissiyaviy qimmatli qog'ozlar chiqarilishlarini davlat ro'yxatidan o'tkazish qoidalarida belgilangan tartibda obligatsiyalar chiqarish to'g'risida qaror qabul qilish, aksiyalarga ayirboshlanadigan obligatsiyalar chiqarish to'g'risidagi qarorlar qabul qilish bundan mustasno.	9.6.40. making a decision on the issuance of bonds in accordance with the procedure established by the Rules for the Issue of Securities and State Registration of Issues of Emission Securities, except for decisions on the issuance of bonds convertible into shares.
9.7. Bank Kuzatuv Kengashining mutlaq vakolatiga taalluqli masalalar Bank Boshqaruviga hal etilishi uchun topshirilishi mumkin emas.	9.7. Issues designated to the competence of the Supervisory Board of the Bank shall not be transferred for the decision of the Executive Board of the Bank.
9.8. Mazkur Ustavning 9.1-bandi qoidalariga zid bo'lmagan tarzda, Bank Kuzatuv Kengashi 5 nafar a'zodan iborat, shundan 3 nafar mustaqil a'zo. Bank Kuzatuv Kengashi a'zolari Yagona aksiyador tomonidan cheksiz qayta saylanish huquqi bilan uch (3) yil muddatga saylanadi. Bank Boshqaruv a'zolari va Boshqaruv Raisi Bank Kuzatuv Kengashiga saylanishi mumkin emas. Bank Kuzatuv Kengashi a'zolarini saylash kumulyativ ovoz berish yo'li bilan amalga oshiriladi.	9.8. Without prejudice to clause 9.1. of the Charter, the Supervisory Board consists of 5 members, of which 3 are independent members. Members of the Supervisory Board of the Bank shall be elected by the resolution of the Sole shareholder for the period of three (3) years with the right of unlimited re-election. Members of the Executive Board of the Bank and the Chairman of the Executive Board may not be elected to the Supervisory Board of the Bank. Election of the members of the Supervisory Board of the Bank shall be carried out by cumulative voting.
9.9. Bank Kuzatuv Kengashi a'zolari Bankda mehnat shartnomasi bo'yicha ishlayotgan shaxslar bo'lmashligi kerak.	9.9. Members of the Supervisory Board shall not be persons working under employment contract at the Bank.

9.10. Ayni shu Bankda mehnat shartnomasi (kontrakt) bo'yicha ishlayotgan shaxslar bankning Kuzatuv Kengashi a'zosi bo'lishi mumkin emas. Kuzatuv Kengashi a'zolarining ko'pchiligi Bankka aloqador shaxslar bo'lmasligi kerak, bunda ularning Kuzatuv Kengashidagi a'zoliigi mustasno.	9.10. Members of the Supervisory Board of the Bank may not be individuals who are employed by the Bank under an employment (contract) agreement. Majority of the members of the Supervisory Board shall not be Bank-related parties, except for their membership in the Supervisory Board of the Bank.
Bank Kuzatuv Kengashining Raisi bank Kuzatuv Kengashi a'zolari tomonidan uning a'zolari orasidan Kuzatuv Kengashning saylangan a'zolari umumiy sonining ko'pchilik ovozi bilan saylanadi.	Chairman of the Supervisory Board shall be elected from the members of the Supervisory Board by the members of the Supervisory Board by simple majority of votes of the total number of elected members of the Supervisory Board.
9.11. Bank Kuzatuv Kengashi Raisi Kuzatuv Kengashi ishini tashkil qiladi, Kuzatuv Kengashi majlislarini chaqiradi va ularga raislik qiladi, Boshqaruv Raisini ishga qabul qilish to'g'risida Bank nomidan mehnat shartnomasini tuzadi, bank Kuzatuv Kengashi yig'ilishlarida bayonnomalar yuritilishini tashkil qiladi. Bank Kuzatuv Kengashi Raisi qatnashmayotgan hollarda uning funksiyalarini Bank Kuzatuv Kengashi a'zolaridan biri amalga oshiradi.	9.11. Chairman of the Supervisory Board of the Bank shall organize its operation, call meetings of the Supervisory Board of the Bank and preside at meetings, conclude on behalf of the Bank the labor agreement with the Chairman of the Executive Board, organize a record-keeping on meetings of the Supervisory Board of the Bank. In case of absence of the Chairman of the Supervisory Board of the Bank, his functions shall be carried out by one of the members of the Supervisory Board of the Bank.
Yagona aksiyador har yili Bank Kuzatuv Kengashining vakolatiga kiruvchi masalalar, shu jumladan, Bankni boshqarish bo'yicha qonun hujjatlarida belgilangan talablarga rioya etilishi to'g'risidagi Bank Kuzatuv Kengashi Raisining hisobotini eshitadi.	The Sole shareholder shall annually hear the report of the Chairman of the Supervisory Board of the Bank on issues related to the competence of the Supervisory Board of the Bank, including compliance with the requirements on managing the Bank established by the legislation.
9.12. Bank Kuzatuv Kengashining majlisi Kuzatuv Kengashi a'zolari, Bank Boshqaruvi, Bank ichki audit xizmati rahbari va Markaziy bankning so'roviga binoan uning Raisi tomonidan o'z tashabbusi bilan chaqiriladi.	9.12. Meeting of the Supervisory Board of the Bank shall be called by its Chairman on its own initiative, request of the members of the Supervisory Board, Executive Board of the Bank, head of internal audit service, Central Bank.
Bank Kuzatuv Kengashining har bir o'tkaziladigan majlisi to'g'risidagi yozma yoki elektron xabar, agar Kuzatuv Kengash a'zosi tomonidan boshqacha tartib nazarda tutilmagan bo'lsa, Kuzatuv Kengashining har bir a'zosiga bunday	Written or electronic notice of each meeting of the Supervisory Board of the Bank shall be given to each Member of the Supervisory Board at the address notified from time to time by such Member of the Supervisory

yig'ilishdan kamida 7 (yetti) kalendar kun oldin yetkazilishi kerak.	Board, at least 7 (seven) calendar days in advance of such meeting, unless otherwise agreed in writing by such Member of the Supervisory Board.
Kuzatuv Kengashi majlisida muhokama qilish uchun taklif etilgan masalalarni aks ettiruvchi kun tartibi va materiallar zarur ma'lumotlar va unga ilova qilingan hujjatlar bilan birgalikda Kuzatuv Kengashi a'zolarining har biriga tegishli majlis o'tkaziladigan sanadan kamida 7 (yetti) kun oldin yuborilishi kerak.	An agenda setting out in detail the items of business proposed to be discussed at a physical meeting of the Supervisory Board together with the necessary information and supporting documents shall be circulated to each of the Members of the Supervisory Board at least 7 (seven) calendar days prior to the date of the relevant meeting.
9.13. Bank Kuzatuv Kengashi har chorakda kamida bir marta chaqiriladi. Kuzatuv Kengash majlislari O'zbekiston Respublikasining Toshkent shahrida yoki Kuzatuv Kengash tomonidan asosli ravishda belgilanib berilishi mumkin bo'lgan boshqa joyda o'tkaziladi. Kuzatuv Kengashi a'zolari Kuzatuv Kengashi majlisida amaldagi qonunchilikda ruxsat etilgan har qanday vositalar bilan (mavjud bo'lsa) ishtirok etishlari mumkin, va majlisda bunday qatnashish a'zoning shaxsan ishtirok etishini nazarda tutadi. Bank Kuzatuv Kengashining yiliga kamida to'rtta yig'ilishi shaxsan yoki videokonferentsiya shaklida o'tkazilishi kerak. Yil davomida o'tkaziladigan yuzma-yuz uchrashuvlar soni to'rttadan kam bo'lmasligi sharti bilan, yig'ilishlar telefon orqali yoki yozishmalar orqali o'tkazilishi mumkin.	9.13. Supervisory Board of the Bank shall be called not less than once a quarter. Meetings of the Supervisory Board shall be held in Tashkent, Republic of Uzbekistan or at such other place as may be reasonably determined by the Supervisory Board. The members of the Supervisory Board may participate in a meeting of the Supervisory Board (as the case may be) by any means permitted by applicable legislation and such participation in a meeting shall constitute presence in person at the meeting. At least four meetings of the Supervisory Board must be held in the form of face to face or video conference meetings each calendar year. Meetings may be held by telephone or correspondence provided that this does not result in fewer than four meetings of the Supervisory Board being held in the form of face to face or video conference meetings in any calendar year.
Bank Kuzatuv Kengashi qarorlari sirdan ovoz berish (so'rov yo'li bilan) Bank Kuzatuv Kengashining barcha a'zolari tomonidan bir ovozdan qabul qilinishi mumkin.	The decisions of the Supervisory Board of the Bank may be made by absentee voting (by polling) by all members of the Supervisory Board of the Bank unanimously.
Bank Kuzatuv Kengashini o'tkazish uchun quorum Kuzatuv Kengashga saylangan a'zolar sonining kamida 75 (yetmish besh) foizini tashkil qilishi kerak.	Quorum for holding the Supervisory Board of the Bank must constitute not less than 75% (seventy five percent) of all elected members of the Supervisory Board.
Kuzatuv Kengashining tegishli tartibda chaqirilgan yig'ilishida vakolatli quorum mavjud bo'lmagan taqdirda, yig'ilish Bank	In the absence of a valid quorum at a meeting of the Supervisory Board, duly convened, the meeting shall be

Kuzatuv Kengashi Raisi tomonidan belgilangan muddatda, 10 (o'n) kundan erta bo'lmagan, ammo 21 (yigirma bir) kundan kechiktirmagan holda, xuddi shu vaqt va joyga ko'chiriladi. Ushbu bandda belgilangan kvorum talablari Kuzatuv Kengashining bunday ko'chirilgan yig'ilishida ham amal qiladi.	adjourned to the same time and place not earlier than 10 (ten) days but no later than 21 (twenty-one) days thereafter as the Chairman of the Supervisory Board of the Bank may determine. The quorum requirements as set out in this Clause shall also be applicable at such adjourned meeting of the Supervisory Board.
Kuzatuv Kengashi a'zolarining soni mazkur Ustavda nazarda tutilgan sonning 75 (yetmish besh) foizidan kam bo'lgan taqdirda, Yagona aksiyador Bankning Kuzatuv Kengashiga yangi a'zolari saylaydi. Kuzatuv Kengashining qolgan a'zolari esa faqatgina Yagona aksiyadorning bunday qarorlarini chaqirish to'g'risida qaror qabul qilish huquqiga ega bo'ladi.	In cases when the number of members of the Supervisory Board constitutes less than 75% (seventy five percent) of the number specified by the present Charter, the Sole shareholder shall elect new members of the Supervisory Board of the Bank. Remaining members of the Supervisory Board of the Bank shall only be entitled to take decision to call for such resolutions of the Sole shareholder.
9.14. Bank Kuzatuv Kengashining o'z vakolatiga kiruvchi masalalar bo'yicha qarorlari, agar O'zbekiston Respublikasi qonunchiligida yuqoriroq ko'pchilik yoki yakdillik talab etilmagan bo'lsa, oddiy ko'pchilik ovoz bilan qabul qilinadi.	9.14. Decisions of the Supervisory Board of the Bank on matters of its competence shall be made by a simple majority unless higher majority or unanimity is required by the legislation of the Republic of Uzbekistan.
Bank Kuzatuv Kengashi majlisida masalalarni hal qilishda Kengashning har bir a'zosi bitta ovozga ega.	During discussion of the issues at the meeting of the Supervisory Board of the Bank each member shall have one vote.
Bank Kuzatuv Kengashining bir a'zosining ovoz berish huquqini Kengashning boshqa a'zosiga topshirishiga yo'l qo'yilmaydi.	Transfer of the vote by one member of the Supervisory Board of the Bank to another member shall be prohibited.
9.15. Bank Kuzatuv Kengashi a'zolari Bank Kuzatuv Kengashi yig'ilishida shaxsan ishtirok etish, majlisda muhokama qilingan masala yuzasidan so'zga chiqish, Bank faoliyati natijalari, uning rivojlanish rejalari to'g'risida to'liq va ishonchli axborot olish, bank kengashida ishlaganlik uchun ma'lum haq olish kabi huquqlarga ega. Kuzatuv Kengashining har bir a'zosiga to'lanadigan haq to'lovi va kompensatsiya miqdori Yagona aksiyador tomonidan belgilanadi. Kuzatuv Kengash a'zolari o'rtasida funksiyalarni taqsimlash Kuzatuv Kengashining har bir a'zosi uchun alohida Kuzatuv Kengash Raisi tomonidan amalga oshiriladi.	9.15. Members of the Supervisory Board of the Bank shall be entitled to participate in the meeting of the Supervisory Board of the Bank in person, speak on the issue being discussed at the meeting, obtain complete and reliable information on performance of the Bank, plans of its development, receive specific remuneration for working in the Supervisory Board of the Bank. Amount of remuneration and compensation for each member of the Supervisory Board shall be determined by the Sole shareholder. Allocation of duties among the members of the Supervisory Board shall be undertaken by the Chairman of the Supervisory

	Board specifically for each member of the Supervisory Board.
9.16. Kuzatuv Kengashining har bir a'zosi quyidagi majburiyatlarga ega: • har qanday hozirda mavjud yoki bo'lishi mumkin bo'lgan manfaatlar to'qnashuvini zudlik bilan oshkor qilish; hamda • o'zi (yoki uni tayinlagan Aksiyador) manfaatlar yoki iqtisodiy yoki moliyaviy manfaatlar to'qnashuvi bo'lgan har qanday masala yoki bitimlar bo'yicha ovoz berishdan voz kechishi hamda tegishli muhokamalarda qatnashmasligi yoki tashrif buyurishdan bosh tortishi.	9.16. Each member of the Supervisory Board shall be obliged: • to promptly disclose any actual or potential conflict of interest; and • to recuse himself or herself from voting on any matters or transactions in which he or she (or the shareholder who appointed him or her) has a conflict of interest or an economic or financial interest, and shall not participate in or attend any relevant discussions.
9.17. Bankning affillangan shaxsi bankning Kuzatuv Kengashi ushbu affillangan shaxs bilan bitim yuzasidan qaror qabul qilayotganda muhokamada ishtirok etishga haqli emas va ovoz berish huquqiga ega emas.	9.17. An affiliated person of the bank is not entitled to participate in the discussion and does not have the right to vote when the bank's Supervisory Board is making a decision regarding the transaction with this affiliated person.
Agar Kuzatuv Kengashi a'zosi affillangan shaxs bilan tuzilgan bitim taraflaridan biri bo'lsa, unda bitim to'g'risidagi qaror bunday manfaatdor bo'lmagan Kuzatuv Kengashi a'zolari tomonidan bir ovozdan qabul qilinishi kerak.	If the member of the Supervisory Board of the Bank is one of the parties to the transaction with the affiliated person, the decision on the transaction shall be made unanimously by the members of the Supervisory Board of the Bank, who have no such interest.
9.18. Bank Kuzatuv Kengashi a'zolari o'z xohishiga ko'ra Bank Kuzatuv Kengashini oldindan xabardor qilgan holda Bank Kuzatuv Kengashi tarkibidan chiqishi mumkin. Yagona aksiyador istalgan vaqtda Kuzatuv Kengashning istalgan a'zosini lavozimidan ozod etishni talab qilishlari mumkin va Bank Kuzatuv Kengashining lavozimidan ozod etilgan a'zosi o'rniga boshqa shaxsni tayinlash huquqiga ega. Bank Kuzatuv Kengashi a'zosi iste'foga chiqqan, nafaqaga chiqqan yoki ta'tilga chiqqan taqdirda, Yagona aksiyador mazkur Ustavning 9.8-bandiga muvofiq Bank Kengashining ushbu a'zosi o'rniga boshqa shaxsni tayinlash huquqiga ega.	9.18. Members of the Supervisory Board of the Bank may leave the Supervisory Board based on the personal will with prior notification to the Supervisory Board of the Bank. The Sole shareholder may require the dismissal of any member of the Supervisory Board, at any time and shall be entitled to nominate another person as a member instead if the member dismissed. In the event of resignation, retirement or vacation of office of a member of the Supervisory Board, the Shareholder shall be entitled, subject to Clause 9.8 of the present Charter, to nominate another person replacing such a member.
9.19. Bank Boshqaruvi bankni boshqarishning ijro etuvchi organi bo'lib, u bankning Kuzatuv	9.19. The Executive Board, as the executive management body of the 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 Yagona aksiyadoriga va Kuzatuv Kengashiga hisobdordir.	exercises operational management of the bank in accordance with the strategy and activity management system approved by the Supervisory Board of the bank and is fully responsible for the bank's activities.
Bank Boshqaruvi kamida to'rt (4) a'zodan iborat bo'ladi. Boshqaruv Raisi Yagona aksiyador qarori asosida tayinlanadi. Boshqaruv a'zolari bank Boshqaruv Raisining taqdimnomasiga ko'ra Bank Kuzatuv Kengashi tomonidan tasdiqlanadi.	The Executive Board of the Bank shall consist of no less than four (4) members. The Chairman of the Executive Board shall be appointed on the basis of a resolution of the Sole shareholder. Members of the Executive Board shall be approved by the Supervisory Board of the Bank upon recommendation of the Chairman of the Executive Board of the Bank.
9.20. Bank Boshqaruvining majlislari zaruratga qarab, lekin oyiga kamida bir marta o'tkaziladi.	9.20. Meetings of the Executive Board of the Bank shall be held, when necessary, but not less than once in a month.
Bank Boshqaruvi yig'ilishlarini ko'rib chiqilayotgan masalalar mavzusidan kelib chiqib, Bank Boshqaruv Raisi yoki uning o'rinbosarlaridan biri olib boradi.	Meetings of the Executive Board of the Bank shall be chaired by the Chairman of the Executive Board of the Bank or one of his deputies based on the subject matter to be discussed.
9.21. Bank Boshqaruvi quyidagi vakolatlar va vazifalarga ega bo'ladi:	9.21. The Executive Board of the Bank shall:
• Bankning joriy faoliyatini tashkil etadi va boshqaradi, Yagona aksiyador va Bank Kuzatuv Kengashi qarorlarining bajarilishini ta'minlaydi;	• organize and execute management of current activities of the Bank, ensure fulfilment of decisions of the Sole shareholder and the Supervisory Board of the Bank;
• Ustavga muvofiq Yagona aksiyador yoki bank Kuzatuv Kengashi tomonidan ko'rib chiqilishi lozim bo'lgan masalalarni dastlabki tarzda ko'rib chiqadi hamda ushbu masalalar yuzasidan tegishli materiallar, takliflar va qarorlar loyihalarini tayyorlaydi;	• consider in advance the issues which in accordance with the Charter are subject to be considered by the Sole shareholder or the Supervisory Board of the Bank, and prepare appropriate materials, suggestions, and draft of decisions concerning these issues;
• minibanklar va bank xizmatlari markazlarini tashkil qiladi;	• establish mini-banks and banking service centers;
• Bank Ustavi va O'zbekiston Respublikasi qonunchiligi doirasida bank tomonidan yangi xizmatlar turlarini ko'rsatish bo'yicha qarorlar ishlab chiqish va qabul qilinishini tashkil qiladi;	• organize development and making of decision on rendering by the Bank of new types of services pursuant to the Charter of the Bank and legislation of the Republic of Uzbekistan;

Bank faoliyati to'g'risidagi ichki hujjatlarni (nizomlar, tartiblar, qoidalar, uslubiy ko'rsatmalar, tariflar va boshqalar), shu jumladan bitimlarni imzolash va rasmiylashtirish tartibi, yozishmalar va hujjatlarni ko'rib chiqadi va tasdiqlaydi, Bank Ustavi va O'zbekiston Respublikasi qonun hujjatlari bilan Yagona aksiyadorning va Bank Kuzatuv Kengashining vakolatlariga taalluq ichki hujjatlar bundan mustasno;	consider and approve internal documents concerning the functioning of the Bank (regulations, orders, rules, technical manuals, tariffs, etc.), including the order of signing and execution of transactions, correspondence and documentations, except internal documents the approval of which is designated to be the competence of the Sole shareholder and Supervisory Board of the Bank by the Charter of the Bank and legislation of the Republic of Uzbekistan;
Bank xodimlari tomonidan O'zbekiston Respublikasi qonunchiligiga rioya etilishi ustidan nazoratni amalga oshiradi;	control the compliance by personnel of the Bank with the legislation of the Republic of Uzbekistan;
bank operatsiyalarini yuritish, buxgalteriya hisobi, hisobot, ichki nazorat, banklararo shartnomalar tuzish va Bank faoliyatiga oid boshqa asosiy masalalarni hal qiladi;	decide the issues concerning the execution of transactions of the Bank, accounting, reporting, internal control, conclusion of inter-bank agreements and other main issues related to the activities of the Bank;
o'z vakolatlari doirasida kadrlarni tanlash, o'qitish va ulardan foydalanish masalalarini hal qiladi;	decide within its competence the issues of recruitment, preparation and the use of personnel;
Bank, hisob-kitob hujjatlari, yozishmalarini imzolashning, Bankning umumiy shartlari va majburiyatlarini bajarish tartibini belgilaydi;	establish general terms and order on provision of obligations of the Bank, signing accounting- settlement documents and correspondence;
O'z vakolatlari doirasida qiymati bunday bitim tuzish to'g'risidagi qaror qabul qilingan sanadagi buxgalteriya hisobi ma'lumotlariga ko'ra bank sof aktivlari qiymatining 5 foizdan ortiq, biroq ko'pi bilan 15 foizidan oshmaydigan bank mulkini sotib olish va tasarruf etish to'g'risida qaror qabul qiladi;	decide on the entry into transactions or matters related to the acquisition or disposal of the Bank's property with the value of more than 5% but not exceeding 15% of net assets of the Bank according to the accounting data at the time of the decision on such a transaction in accordance with the Bank's accounting books as of the date of such a decision;
Boshqaruv qo'mitalarining vakolatlarini tasdiqlaydi;	approves the terms of reference of committees of the Executive Board;
Bankning kredit va boshqa siyosatlariga muvofiq kreditlar berish to'g'risida qarorlar qabul qiladi;	make decisions for disbursement of the loans in accordance of the credit and other policies of the bank;
O'z vakolatlari doirasida berilgan kreditlarning muddatini uzaytirish, shuningdek kreditlar va boshqa mol-mulkni hisobdan chiqarish masalalarini ko'rib chiqadi, shu jumladan kredit va Bankning boshqa siyosatlariga shartlariga muvofiq	make decisions for the extension of the tenor of any loan within its authority, as well as loan and other asset write-offs, including preparation of proposal on the final loan write-offs from off-balance accounts

balansdan tashqari hisobvaraqaalardan ssudalarni yakuniy hisobdan chiqarish bo'yicha takliflar tayyorlash;	according to the credit and other policies of the Bank;
o'z vakolatlari doirasida bank faoliyatini optimallashtirish bo'yicha qo'mitalar tuzadi;	establish committees within the framework of its authority for optimization of operations of the Bank;
Bank joriy faoliyatining boshqa masalalarini ko'rib chiqadi va hal qiladi, Yagona aksiyador vakolatiga yoki Bank Kuzatuv Kengashining vakolatiga kiritilgan masalalar bundan mustasno.	consider and make decisions on other issues of current activity of the Bank except the issues designated to the competence of the Sole shareholder or Supervisory Board of the Bank.
9.22. Bank Boshqaruvi majlislarda Boshqaruv a'zolarining kamida 50 (ellik) foizi ishtirok etgan taqdirda ko'rib chiqish uchun qo'yilgan masalalarni hal etishga vakolatlidir. Qarorlar oddiy ko'pchilik ovoz bilan qabul qilinadi. Ovozlar teng bo'lgan taqdirda, Boshqaruv Raisining ovozi hal qiluvchi hisoblanadi. Shu bilan birga, Boshqaruvning bir a'zosi, shu jumladan Boshqaruv Raisi tomonidan qaror qabul qilinishi mumkin emas.	9.22. The Executive Board of the Bank shall be entitled to decide on the issues submitted to its consideration, if only not less than 50% (fifty percent) of the members of the Executive Board. Decisions shall be made by the majority of votes. When votes are equal the Chairman of the Executive Board shall have the casting vote. However, no decision can be made by one member of the Executive Board, including the Chairman of the Executive Board.
9.23. Bank Boshqaruv Raisi tanlov asosida Bank Kuzatuv Kengashi tomonidan tayinlanadi va Yagona aksiyador tomonidan tasdiqlanadi.	9.23. Chairman of the Executive Board shall be appointed on the basis of a competitive selection by the Supervisory Board of the Bank and approved by the Sole shareholder.
Boshqaruv Raisi Bankning joriy faoliyatiga rahbarlik qiladi, Bank Kuzatuv Kengashining ruxsati bilan Kuzatuv Kengash ishida maslahat ovozi huquqi bilan ishtirok etadi, u Bankning mansabdor shaxsi bo'lishi hamda bank zimmasiga yuklatilgan vazifalarni amalga oshirishda shaxsiy javobgarlikni o'z bo'yniga oladi.	Chairman of the Executive Board shall manage the current activity of the Bank, participate in the work of the Supervisory Board of the Bank with the right of advisory vote upon the consent of the Supervisory Board of the Bank, shall be an official of the Bank and be personally liable for fulfilment of the tasks entrusted to the Bank.
9.24. Bank Boshqaruv Raisi quyidagi huquqlarga ega:	9.24. Chairman of the Bank is entitled to:
Bank nomidan ishonchnomasiz ish yuritish, boshqa tashkilotlar bilan munosabatlarda Bank manfaatlarini namoyon etish;	act on behalf of the Bank without a power of attorney, represent interests of the Bank during relations with other organizations;
O'zbekiston Respublikasi qonunchiligiga va berilgan vakolatlarga muvofiq bankning mol-mulki va mablag'larini tasarruf etish;	dispose the property and funds of the Bank in accordance with the legislation of the Republic of Uzbekistan and provided authority;

• shartnomalar (bitimlar), shu jumladan mehnat shartnomalarini tuzish;	• conclude agreements (contracts), including employment contracts;
• ishonchnomalar berish;	• issue powers of attorney;
• barcha bo'ysunuvchi xodimlar uchun majburiy bo'lgan buyruqlar va ko'rsatmalar berish;	• issue orders and instructions obligatory for all subordinate employees;
• xodimlar tarkibini tasdiqlaydi va unga hamda tuzilgan shartnomalarga muvofiq bankning mansabdor shaxslarini lavozimga tayinlaydi va ular bilan mehnat shartnomalarini to'xtatadi, shuningdek a'lo darajadagi xodimlarni rag'batlantiradi, mehnat majburiyatlarini buzganlik uchun intizomiy jazo choralarini qo'llaydi;	• approve the list of personnel, appoint and dismiss officials of the Bank in accordance with it and pursuant to the employment contracts, as well as stimulate distinguished employees, impose discipline penalties for violation of employment duties;
• o'z o'rinbosarlari va tarkibiy bo'linmalari rahbarlarining bank faoliyatining o'zlariga yuklangan sohalaridagi ishlarning holati uchun javobgarlik darajasini belgilaydi;	• determine the extent of the liability of deputies and heads of structural divisions for the status of matters in entrusted areas of operations of the Bank;
• Boshqaruv Raisi bilan tuzilgan mehnat shartnomasida nazarda tutilgan boshqa masalalarni hal qiladi.	• decide on other issues specified in the employment contract concluded with the Chairman of the Executive Board.
X. BANKNING BUXGALTERIYA HISOBI VA MOLIVAVIY HISOBOTLARI	X. ACCOUNTING AND FINANCIAL STATEMENTS OF THE BANK
10.1. Bankning moliyaviy holati va faoliyati natijalari oylik va yillik balanslarda, foyda va zarar to'g'risidagi hisobotda, shuningdek, O'zbekiston Respublikasi Markaziy bankiga taqdim etiladigan yillik hisobotda aks ettiriladi.	10.1. Financial position and results of the activity of the Bank shall be reflected in the monthly and annual balance sheets, profit and loss statements, as well as annual report to be submitted to the Central Bank of the Republic of Uzbekistan.
Bankning moliyaviy hisoboti, shu jumladan yillik balans va foyda va zarar to'g'risidagi hisobot Yagona aksiyador tomonidan tasdiqlanadi.	Financial statements of the Bank, including annual balance sheet and profit and loss statement shall be approved by the Sole shareholder.
Bank o'z moliyaviy hisobotini O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan shaklda va muddatlarda taqdim etilgan ma'lumotlarning to'g'riligi mustaqil auditorlik tashkiloti tomonidan tasdiqlanganidan keyin e'lon qiladi.	The Bank shall publish its financial statements in the form and terms, established by the Central Bank of the Republic of Uzbekistan, after confirmation of the reliability of information by an independent audit company.
Bankning moliyaviy hisobotlari uchun hisobot davri 1 yanvarda boshlanib, 31 dekabrda tugaydigan kalendar yil hisoblanadi.	Reporting period of the financial statements of the Bank shall start on 1 January and terminate on 31 December.

Buxgalteriya hisobi va moliyaviy hisobotning maqsadi omonatchilar va Yagona aksiyadorning to'liq, ishonchli, o'z vaqtida moliyaviy va boshqa buxgalteriya ma'lumotlari bilan ta'minlashdan iborat.	The aim of accounting and financial statements shall be the provision of complete, reliable, timely financial and other accounting information to depositors and the Shareholder.
Bankning yillik hisoboti Yagona aksiyadorning Yillik qarori qabul qilinadigan sanadan kamida o'n kun oldin dastlab Bank Kuzatuv Kengashi tomonidan tasdiqlanishi lozim.	The annual report of the Bank shall be subject to prior approval by the Supervisory Board of the Bank no later than ten days before the date of the Annual resolution of the Sole shareholder.
Bank Yagona aksiyadorning Yillik qarori qabul qilinadigan sanadan kamida ikki hafta oldin Xalqaro moliyaviy hisobot standartlariga muvofiq tuzilgan moliyaviy hisobotni Xalqaro audit standartlariga muvofiq tashqi auditdan o'tkazilgandan keyin e'lon qiladi.	Bank not later than two weeks before the date of the Annual resolution of the Sole shareholder shall publish annual financial statements prepared in accordance with International Financial Reporting Standards, after conduction of its external audit in accordance with International Standards on Auditing.
10.2. Buxgalteriya hisobining maqsadlari quyidagilardan iborat:	10.2. Tasks of accounting shall be:
• buxgalteriya hisoblarida aktivlarning holati va harakati, mulkiy huquq va majburiyatlarning holati to'g'risida to'liq va ishonchli ma'lumotlarni shakllantirish;	• compilation of complete and reliable data reflecting the condition and flow of assets, state of ownership rights and obligations on accounts of financial reporting;
• samarali boshqaruv uchun buxgalteriya hisobi ma'lumotlarini umumlashtirish;	• summarizing of accounting data for effective management;
• moliyaviy, soliq va boshqa hisobotlarni tayyorlash.	• preparation of financial, tax and other statements.
Bankda buxgalteriya hisobi va moliyaviy hisobotlarning tashkil etilishi, holati va ishonchligi, shuningdek Yagona aksiyadorga va ommaviy axborot vositalarida Bank faoliyati to'g'risidagi ma'lumotlar uchun javobgarlik amaldagi qonun hujjatlariga muvofiq Bank Boshqaruv zimmasida bo'ladi.	Responsibility for organization, condition and reliability of accounting and financial statements of the Bank, as well as information on the activities of the Bank, which is provided to the shareholder and mass media shall be borne by the Executive Board of the Bank in accordance with the current legislation.
XI. BANK FAOLIYATI USTIDAN NAZORAT	XI. CONTROL OVER ACTIVITIES OF THE BANK
11.1. Bankning joriy faoliyati hamda bank tomonidan amalga oshirilayotgan operatsiyalar hajmi va murakkabligiga nisbatan ichki nazorat tizimining muvofiqligi	11.1. Control over the current activities of the Bank and adequacy of the system of internal control to the volume and complexity of operations undertaken by

ustidan nazoratni Bank Kuzatuv Kengashi ta'minlaydi.	the Bank shall be ensured by the Supervisory Board of the Bank.
11.2. Bank aktivlarining balans qiymati bazaviy hisoblash miqdorining yuz ming barobaridan ko'p bo'lganda, Bankda ichki audit xizmati tashkil etiladi. Ichki audit xizmati Bank Kuzatuv Kengashiga hisobdordir. Ichki audit xizmati Bank Kuzatuv Kengashi tomonidan tuziladi va u O'zbekiston Respublikasi Markaziy banki talablariga va Bank boshqaruv organlarining qarorlariga muvofiq, O'zbekiston Respublikasining amaldagi qonunchiligida nazarda tutilgan tartibda faoliyat yuritadi. Bank Kuzatuv Kengashi Ichki audit to'g'risidagi nizomni tasdiqlaydi.	11.2. An internal audit service shall be established in the Bank if the book value of assets of the Bank exceeds one hundred thousand basic calculation units. The internal audit service shall report to the Supervisory Board of the Bank. The Supervisory Board of the Bank shall establish the service of internal audit which acts in compliance with the requirements of the Central Bank of the Republic of Uzbekistan and decisions of managing bodies of the Bank, in the order envisaged by the current legislation of the Republic of Uzbekistan. Supervisory Board of the Bank shall approve the Regulation on internal audit.
11.3. Moliyaviy-xo'jalik faoliyatni tekshirish va tasdiqlash uchun har yili Bank yoki uning aksiyadori bilan mulkiy manfaatlar bo'yicha bog'liq bo'lmagan mustaqil auditorlik tashkilotini jalb qiladi.	11.3. The Bank shall annually retain the services of independent audit company, which is not related by the proprietary interests to the Bank or its shareholder, to assess and assure financial and economic activities.
Auditning maqsadi quyidagilar bo'yicha auditorlarning xolisona fikrini olishdir:	The purpose of an audit inspection shall be the obtainment of objective opinion of auditors regarding:
• bank moliyaviy hisobotlarining ishonchlilik hamda ularning buxgalteriya hisobining xalqaro standartlari va O'zbekiston Respublikasi Markaziy bankining normativ hujjatlariga muvofiqligi;	• reliability of the financial statements of the Bank and their compliance with International accounting standards and normative documents of the Central Bank of the Republic of Uzbekistan;
• Ichki nazorat tizimini tashkil etish va ichki nazorat tartib-qoidalariga rioya qilish;	• establishment of internal control system and adherence to the procedures of internal control;
• Bank tomonidan bank qonunchiligiga va O'zbekiston Respublikasi Markaziy bankining normativ hujjatlariga rioya etishi;	• compliance of the Bank with the banking legislation and normative acts of the Central Bank of the Republic of Uzbekistan;
• Bank tomonidan amalga oshirilayotgan operatsiyalar o'rtasidagi samaradorlik va aniqlik nisbati, uning moliyaviy faoliyati, buxgalteriya hisobining ma'muriy nazorat tizimi bilan mutanosibligini aniqlash;	• correlation of the effectiveness and accuracy of operations undertaken by the Bank, its financial activity and accounting with the system of administrative supervision;
• Bankning navbatdan tashqari auditi har qanday vaqtda aksiyadorning so'roviga binoan, shuningdek qonun hujjatlarida nazarda tutilgan boshqa hollarda o'tkaziladi;	• Extraordinary audit inspection of the Bank shall be undertaken at any time upon the request of the shareholder;

• Auditni o'tkazish muddatlari, uning davom etish qoidolari uni o'tkazish to'g'risida qaror qabul qilgan organ tomonidan belgilanadi.	• Period of undertaking of an audit inspection, procedure of its work shall be specified by the body which decided on undertaking such an inspection.
11.4. Auditorlarga haq to'lovi miqdori Bank Kuzatuv Kengashining taqdimnomasiga ko'ra Yagona aksiyador tomonidan belgilanadi. Haq to'lovining maksimal qiymati Bank Yagona aksiyador tomonidan tasdiqlanadi.	11.4. The amount of remuneration to be paid to the auditors shall be determined by the Sole shareholder upon the recommendation of the Supervisory Board of the Bank. Maximum amount of remuneration is approved by the Sole shareholder.
11.5. Boshqaruv va nazorat organlari o'rtasida manfaatlar to'qnashuvining oldini olish maqsadida Bankning mansabdor shaxslari, xodimlari va uning aksiyadori, boshqaruv va nazorat organlari, mansabdor shaxslar, Bank xodimlarining quyidagi majburiyatlari mavjud:	11.5. In order to prevent conflicts of interest between the management bodies and control bodies, officials, employees of the Bank and its shareholder, management and control bodies, officials, employees of the Bank are also obliged:
• aksiyadorning "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi Qonuni, bankning nizomlari, Ustavi va ichki hujjatlarida mustahkamlangan huquqlariga rioya etishi;	• to respect rights of the shareholder indicated in the Law "On Joint-Stock companies and Protection of Shareholders' Rights", legal regulations and internal documents of the Bank;
• qonun hujjatlariga muvofiq oshkor etilishi lozim bo'lgan ma'lumotlarning Yagona aksiyadorga o'z vaqtida yetkazilishini ta'minlash;	• to ensure timely communication to the shareholder of information subject to disclosure in accordance with the law;
• nizo predmetiga aylanishi mumkin bo'lgan masalalar bo'yicha Yagona aksiyadorga to'liq ma'lumot berish;	• to provide the shareholder with comprehensive information on issues that may be the subject of conflict;
• raqobatdosh bankning ulushlarini sotib olishda, shuningdek, bunday shaxslarning boshqaruv organlarida ishtirok etishda Bank boshqaruv organlari a'zolarining manfaati bo'lgan bitimlarni aniqlash;	• to identify transactions in which there is an interest of members of the Bank's management bodies during the acquisition of shares of a competing Bank, as well as participation in the management bodies of such entities.
11.6. Bank boshqaruv organlari o'rtasidagi nizolarni hal qilish uchun:	11.6. To resolve conflicts between the management bodies of the Bank and the shareholder:
• vakolatli shaxs yoki Bankning vakolatli organi aksiyadorga o'z ixtiyorida bo'lgan va ziddiyatga oid ma'lumotlar va hujjatlarni taqdim etishi, qonun hujjatlari, Ustav va ichki tartib qoidalarini tushuntirishi mumkin;	• an authorized person or an authorized body of the Bank may provide the shareholder with information and documents available to them and related to the conflict, explain the norms of legislation, the charter and internal regulatory documents;
• vakolatli organlar yoki vakolatli shaxslar aksiyadorga maslahat va tavsiyalar beradilar, nizolarni hal etish bo'yicha hujjatlar	• authorized bodies or authorized persons give advice and recommendations to the shareholder, prepare draft documents on

loyihalarini aksiyador tomonidan imzolanishi uchun Bank nomidan o'z vakolatlari doirasida tayyorlaydilar, nizoni hal qilish uchun hissa qo'shishi mumkin bo'lgan darajada aksiyador oldida majburiyatlarni oladilar;	conflict resolution for their signing by the shareholder, on behalf of the Bank, within the limits of their competence, make obligations to the shareholder to the extent that it can help resolve the conflict;
Bankning boshqaruv organlari o'z vakolatlarga muvofiq korporativ nizoni hal qilish to'g'risidagi qarorning bajarilishini tashkil etishlari va nizolashayotgan tomon bilan Bank nomidan imzolangan shartnomalarning bajarilishiga ko'maklashishlari shart. Agar nizolashayotgan taraf bilan Bank o'rtasida mohiyatan ularning majburiyatlari bo'yicha nizo bo'lmasa, lekin ularni amalga oshirish tartibi, usuli, muddati va boshqa shartlari bo'yicha kelishmovchiliklar yuzaga kelgan hollarda, ularni hal qilish va aksiyadorning talabini qondirishga tayyor bo'lgan shartlarni belgilash uchun Bank nizolashayotgan tarafini taklif qilishi zarur;	the Bank's governing bodies, in accordance with their competence, should organize the implementation of a resolution to resolve a corporate conflict and facilitate the execution of agreements signed on behalf of the Bank with a participant in the conflict. In cases where there is no dispute between the party to the conflict and the Bank on the substance of their obligations, but disagreements arose on the procedure, method, terms and other conditions for their fulfillment, the Bank should invite the party to the conflict to resolve the differences and state the conditions on which it is ready to satisfy shareholder's request;
agar Bankning aksiyador talabini qondirishga roziligi ushbu taraf tomonidan qonun hujjatlarida, Ustavda yoki Bankning boshqa ichki hujjatlarida nazarda tutilgan harakatlarni amalga oshirish zarurati bilan bog'liq bo'lsa, javobda bunday shartlar to'liq ko'rsatilishi, shuningdek ularni amalga oshirish uchun zarur bo'lgan ma'lumotlar taqdim etilishi zarur.	if the Bank's consent to satisfy the shareholder's demand is associated with the need for this party to take any actions stipulated by the legislation, the Charter or other internal documents of the Bank, then such conditions shall be fully indicated in the response and information necessary for their fulfillment shall be communicated.
XII. BANKNI QAYTA TASHKIL ETISH VA TUGATISH	XII. LIQUIDATION AND REORGANIZATION OF THE BANK
12.1. Bankni qayta tashkil etish raqobat to'g'risidagi qonunchilikning talablari hisobga olingan holda, Yagona aksiyador qaroriga muvofiq qo'shib yuborish, qo'shib olish, bo'lish, ajratib chiqarish va o'zgartirish shaklida Markaziy bankning ruxsati bilan amalga oshiriladi. Bankni qayta tashkil etish Markaziy bankning talabiga binoan ham amalga oshirilishi mumkin. 12.2. Yagona aksiyadorning bankni qayta tashkil etish to'g'risidagi qarori mavjudligi bankni qayta tashkil etish uchun ruxsatnoma olish to'g'risida Markaziy bankka ariza berish uchun asos bo'ladi. 12.3. Yagona aksiyador tomonidan bankni qayta tashkil etish to'g'risidagi qaror qabul qilinganidan keyin qayta tashkil	12.1. Reorganization of the Bank might be carried out in the form of merger, acquisition, division, spin-off, or transformation in accordance with the decision of the Sole shareholder, with the permission of the Central Bank, taking into account the requirements of competition legislation. Bank reorganization may also be implemented at the request of the Central Bank. 12.2. The existence of a resolution by the Sole shareholder regarding the reorganization of the bank serves as the basis for submitting an application to the Central Bank to obtain a permit for the bank's reorganization. 12.3. After the Sole shareholder makes a resolution on the reorganization of the

etilayotgan bank 30 kundan kech bo'lmagan muddatda yozma ravishda ma'lum qilish va bankning rasmiy veb-saytida tegishli e'lon berish yo'li bilan o'z kreditorlarini kelgusidagi o'zgarishlar haqida xabardor qilishi shart.	bank, the bank undergoing reorganization is obliged to inform its creditors about the upcoming changes by notifying them in writing no later than 30 days and publishing a corresponding announcement on the bank's official website.
12.4. Markaziy bank bankni qayta tashkil etishni rad etgan taqdirda, Yagona aksiyadorning bankni qayta tashkil etish to'g'risidagi qarori haqiqiy emas deb hisoblanadi. 12.5. Bankni qo'shib yuborish, bo'lish, ajratib chiqarish shaklida qayta tashkil etish uchun Markaziy bankning ruxsatnomasi olinganidan keyin qayta tashkil etish natijasida yangidan vujudga keladigan har bir bankni davlat ro'yxatidan o'tkazish va litsenziya olish uchun zarur tashkiliy-texnik tadbirlar bajariladi.	12.4. If the Central Bank rejects the bank's reorganization, the decision of the Sole shareholder regarding the bank's reorganization is deemed invalid. 12.5. After obtaining permission from the Central Bank for the reorganization of a bank through merger, division, or spin-off, the necessary organizational and technical measures shall be implemented to register with the state and obtain a license for each new bank resulting from the reorganization.
12.6. Bankning faoliyatini tugatish va bankni tugatish ixtiyoriy yoki majburiy (Markaziy bank tomonidan litsenziya chaqirib olinganda) shaklda amalga oshirilishi mumkin. 12.7. Bankning faoliyatini tugatish va bankni tugatish uchun: - bank Yagona aksiyadorning bankni ixtiyoriy tugatish to'g'risidagi qarori; - Markaziy bank boshqaruvining bankni majburiy tugatish haqidagi qarori asos bo'ladi. 12.8. Bankning faoliyatini tugatish va bankni tugatish, shu jumladan ixtiyoriy shaklda tugatish tartibi amaldagi qonunchilik asosida belgilanadi.	12.6. The termination of the Bank's activities and liquidation of the Bank may be carried out voluntarily or compulsorily (upon revocation of the license by the Central Bank). 12.7. The basis for the termination of the Bank's activities and liquidation of the Bank shall be: - the decision of the Sole shareholder on voluntary liquidation of the Bank; - the decision of the Central Bank's Board on compulsory liquidation of the Bank. 12.8. The procedure for termination of the Bank's activities and liquidation of the Bank, including voluntary liquidation, shall be determined by current legislation.
12.9. Bank O'zbekiston Respublikasi Markaziy bankidagi banklarning davlat ro'yxatidan chiqarilgan paytdan boshlab tugatilgan hisoblanadi.	12.9. The Bank shall be deemed liquidated from the moment of its withdrawal from the state registry of the banks in the Central Bank of the Republic of Uzbekistan.
(imzo) (signature) Nikoloz Kurdiani, Kuzatuv Kengash Raisi / Nikoloz Kurdiani, Chairman of the Supervisory Board	