

«TASDIQLANDI»

Aksiyadorlarning navbatdan tashqari Umumiy  
Yig'ilishi bayoni

27 May 2022



“APPROVED”

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Meeting of Shareholders

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86

Zaxidov B.E., O'zbekiston Respublikasi Markaziy banki

Boshqaruv raisining birinchi o'rinbosari /

Zaxidov B.E., 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”

Yangi tahrirda

New edition

Toshkent – 2022

Tashkent – 2022

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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 faoliyat muddati cheklanmagan bo'lib, u o'z faoliyatini O'zbekiston Respublikasi Markaziy banki litsenziyasi asosida amalga oshiradi.	1.4. The term of activities of the Bank shall be unlimited in time and it 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, emblemasiga, 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,	1.6. The Bank has its full and abbreviated corporate name indicating its legal form, emblem, 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

shuningdek, o'z nomi, logotipi va boshqa vizual identifikatsiya vositalariga ega bo'lgan shtamp va blankalarga ega bo'lishga haqli.	emblem and other means of visual identification.
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: <b>“TBC Bank”</b> aksiyadorlik tijorat banki;	In Latin alphabet: <b>“TBC Bank”</b> aksiyadorlik tijorat banki;
Kirillchada: <b>“TBC Bank”</b> акциядорлик тижорат банки	In Cyrillic alphabet: <b>“TBC Bank”</b> акциядорлик тижорат банки
Ingliz tilida:	In the English language:
Joint-stock commercial bank <b>“TBC Bank”</b>	Joint-stock commercial bank <b>“TBC Bank”</b> .
Rus tilida:	In the Russian language:
Акционерный коммерческий банк <b>“TBC Bank”</b>	Акционерный коммерческий банк <b>“TBC Bank”</b>
<u>Bankning qisqartirilgan nomi:</u>	<u>Abbreviated name of the Bank:</u>
O'zbek tilida:	In the Uzbek language:
Lotinchada: <b>“TBC Bank”</b> ATB;	In Latin alphabet: <b>“TBC Bank”</b> ATB;
Kirillchada: <b>“TBC Bank”</b> АТБ	In Cyrillic alphabet: <b>“TBC Bank”</b> АТБ
Ingliz tilida:	In the English language:
JSCB <b>“TBC Bank”</b> .	JSCB <b>“TBC Bank”</b> .
Rus tilida:	In the Russian language:
АКБ <b>“TBC Bank”</b>	АКБ <b>“TBC Bank”</b>
1.8. Bank Ustavi qoidalari va Bankning Aksiyadorlar Umumiy Yig'ilishi, 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 General Meeting of Shareholders, the Supervisory Board or the Executive Board, the provisions of the present Charter shall prevail. This Charter was made and executed both in Uzbek and English languages. In case of discrepancies between the two languages, the Uzbek language shall prevail.
1.9. Bankning mol-mulki unga mulk huquqi asosida tegishli bo'lgan alohida mulklarga:	1.9. The Bank holds detached property: buildings, constructions, equipment,

<p>binolar, inshootlar, asbob-uskunalar, jihozlar, boshqa fond va mablag'larga egadir.</p>	<p>inventory, other funds and resources which belong to the Bank on a private-property basis.</p>
<p>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.</p>	<p>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.</p>
<p>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.</p> <p>Bank o'z filiali yoki bank xizmatlari ofisini ochganlik yoki tugatganlik to'g'risida Markaziy bankka belgilangan tartibda xabarnoma yuborishi shart.</p>	<p>1.11. The Bank may open its branches and mini-banks within the territory of the Republic of Uzbekistan in the order established by the legislation without delegating the rights of a legal person. The Bank may open its branches abroad subject to the approval of the Central Bank of the Republic of Uzbekistan. The property of the Bank allotted to the branch and the representative office shall be maintained on the balance sheet of the Bank.</p> <p>Bank shall notify the Central Bank of their opening or closing of a branch or banking service centers in the prescribed manner.</p>
<p>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.</p>	<p>1.12. The property of the Bank shall comprise of monetary funds and other tangible and intangible assets, the cost of which is reflected on consolidated balance sheet of the Bank, including the property of branches being recorded on their balances.</p>
<p>1.13. Bank o'z majburiyatlari, shu jumladan fuqarolarning omonatlari bo'yicha o'ziga tegishli barcha mol-mulki bilan javobgar bo'ladi.</p>	<p>1.13. The Bank shall be held liable for its obligations, including deposits of citizens, with the Bank's whole property.</p>
<p>1.14. Aksiyadorlar Bankning majburiyatlari yuzasidan javobgar bo'lmaydilar va uning faoliyati bilan bog'liq zararlarning o'rnini o'zlariga tegishli aksiyalar qiymati doirasida qoplash tavakkalchiligini o'z zimmasiga oladi. Aksiyalarning haqini to'liq to'lamagan aksiyadorlar Bankning majburiyatlari yuzasidan o'zlariga tegishli aksiyalar qiymatining to'lanmagan qismi doirasida solidari javobgar bo'ladi.</p>	<p>1.14. Shareholders 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 their shares. Shareholders, who have not paid in full their shares, shall be held liable on joint and several bases for the obligations of the Bank within the limits of unpaid portion of the value of their shares.</p>
<p>1.15. Bank o'z aksiyadorlarining majburiyatlari bo'yicha javobgar bo'lmaydi.</p>	<p>1.15. The Bank shall not be held liable for the obligations of its shareholders.</p>
<p>1.16. Bank davlatning majburiyatlari bo'yicha, davlat esa Bankning majburiyatlari</p>	<p>1.16. The Government and its authorities shall not bear responsibility and be held liable</p>

bo'yicha javob bermaydi, bundan Bankning yoki davlatning o'zi bunday majburiyatlarni zimmasiga olish hollari mustasno.	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.
1.17. Bankning bosh ofisi 100015, O'zbekiston Respublikasi, Toshkent shahri, Mirobod tumani, Fidokor ko'chasi, 10 B-uy manzilida joylashgan.	1.17. The head office of the Bank is located at the following address: 10 B, Fidokor street, Mirabad district, Tashkent, 100015, Republic of Uzbekistan.
1.18. Bankning rasmiy veb-sayti: tbcbank.uz	1.18. The official internet website of the Bank is: tbcbank.uz
1.19. Bankning elektron pochta manzili: <a href="mailto:contact@tbcbank.uz">contact@tbcbank.uz</a>	1.19. The electronic mail address of the Bank is: <a href="mailto:contact@tbcbank.uz">contact@tbcbank.uz</a>
<b>II. BANKNING MAQSADLARI VA VAZIFALARI</b>	<b>II. THE OBJECTIVES AND TASKS OF THE BANK</b>
2.1. Bankning asosiy maqsadi Bank aksiyadorlariga 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 shareholders 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:
<ul style="list-style-type: none"> <li>bank xizmatlari bozorini rivojlantirish hamda ichki va tashqi bozorlarda yuridik va jismoniy shaxslarning o'sib borayotgan bank xizmatlariga bo'lgan ehtiyojlarini qondirish;</li> </ul>	<ul style="list-style-type: none"> <li>development of the market of banking services, satisfaction of growing needs of legal entities and natural persons in banking services on domestic and international markets;</li> </ul>
<ul style="list-style-type: none"> <li>korxonalar, muassasalar, tashkilotlar o'rtasida hisob-kitoblarning yaxshilanishga ko'maklashish hamda zamonaviy texnik vositalar va bank texnologiyalari yordamida to'lov intizomini va o'zaro hisob-kitoblar tizimini mustahkamlash;</li> </ul>	<ul style="list-style-type: none"> <li>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;</li> </ul>
<ul style="list-style-type: none"> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>

<p>joriy etgan holda naqd pulsiz hisob-kitoblar tizimini rivojlantirish;</p>	<p>introduction of new types of technologies and modifications;</p>
<ul style="list-style-type: none"> <li>• kreditlash orqali iqtisodiy salohiyatning rivojlanishiga va respublika iqtisodiyotining turli sohalarida ilmiy-texnik taraqqiyot yutuqlarining joriy etilishiga ko'maklashish;</li> </ul>	<ul style="list-style-type: none"> <li>• assistance in development of economic potential through lending operations and introduction of scientific and technical progress in various industries of the country;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank tomonidan jalb qilingan mablag'larni ishonchli foydali investitsiyalarga joylashtirish orqali omonatchilarning omonatlari saqlanishini ta'minlash orqali ularning manfaatlari himoya qilinishini ta'minlash;</li> </ul>	<ul style="list-style-type: none"> <li>• ensuring protection of interests of depositors through safekeeping of their deposits by the means of placing the attracted funds to reliable and profitable investments;</li> </ul>
<ul style="list-style-type: none"> <li>• O'zbekiston Respublikasining amaldagi qonun hujjatlari doirasida boshqa bank faoliyatini yuritish.</li> </ul>	<ul style="list-style-type: none"> <li>• undertaking other types of banking activity in accordance with the current laws of the Republic of Uzbekistan.</li> </ul>
<p><b>III. BANK OPERATSIYALARI</b></p>	<p><b>III. BANK OPERATIONS</b></p>
<p>3.1. Operatsiyalarni amalga oshirish va pul mablag'larini saqlash uchun Bank O'zbekiston Respublikasi Markaziy bankining Hisob-kitob markazida va boshqa banklarida vakillik hisobvaraqlarini ochadi.</p>	<p>3.1. For undertaking of operations and safekeeping of funds the Bank shall open correspondent accounts in the settlement center of the Central Bank of the Republic of Uzbekistan and other correspondent banks.</p>
<p>3.2. Bank tomonidan amalga oshiriladigan moliyaviy operatsiyalar jumlasiga quyidagilar kiradi:</p>	<p>3.2. When undertaking its activity, the Bank shall undertake the following operations:</p>
<ul style="list-style-type: none"> <li>• pul mablag'larini omonatlarga (depozitlarga) jalb etish;</li> </ul>	<ul style="list-style-type: none"> <li>• attracting funds on deposits;</li> </ul>
<ul style="list-style-type: none"> <li>• to'lovlarni amalga oshirish, shu jumladan bank hisobvaraqlarini ochmasdan amalga oshirish;</li> </ul>	<ul style="list-style-type: none"> <li>• make payments, including without opening a bank account;</li> </ul>
<ul style="list-style-type: none"> <li>• jismoniy va yuridik shaxslarning bank hisobraqamlarini, shu jumladan boshqa banklarning vakillik hisobraqamlarini ochish hamda yuritish;</li> </ul>	<ul style="list-style-type: none"> <li>• opening and maintenance of accounts of natural persons and legal entities, including correspondent banks;</li> </ul>
<ul style="list-style-type: none"> <li>• kreditlarni ularning qaytarilishi, foizlilik va muddatliligi sharti bilan o'z nomidan o'zining mablag'lari hamda jalb etilgan mablag'lar hisobidan berish;</li> </ul>	<ul style="list-style-type: none"> <li>• issuing loans from its own and attracted funds on conditions of repayment, payment and limited tenor;</li> </ul>

<ul style="list-style-type: none"> <li>• chet el valyutasi bilan naqd va naqdsiz shakllardagi operatsiyalar;</li> </ul>	<ul style="list-style-type: none"> <li>• cash and non-cash transactions in foreign currency;</li> </ul>
<ul style="list-style-type: none"> <li>• jismoniy yoki yuridik shaxs bilan tuzilgan shartnoma bo'yicha mol-mulkni ishonchli boshqarish;</li> </ul>	<ul style="list-style-type: none"> <li>• managing funds on contractual basis with the owner or deponent of the funds;</li> </ul>
<ul style="list-style-type: none"> <li>• inkassatsiya va kassa xizmatlarini ko'rsatish;</li> </ul>	<ul style="list-style-type: none"> <li>• collecting funds, bills, payment and settlement documents;</li> </ul>
<ul style="list-style-type: none"> <li>• uchinchi shaxslar nomidan ularning majburiyatlari bajarilishini nazarda tutuvchi kafolatlar berish va boshqa majburiyatlarni qabul qilish;;</li> </ul>	<ul style="list-style-type: none"> <li>• issuing warranties and guarantees on behalf of third parties which envisage execution in monetary form;</li> </ul>
<ul style="list-style-type: none"> <li>• uchinchi shaxslardan pul shaklidagi majburiyatlarining bajarilishini talab qilish huquqini olish(factoring);</li> </ul>	<ul style="list-style-type: none"> <li>• acquiring the right to demand the fulfilment of obligations from the third parties;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• issue, purchase, sale, registration and storage of securities, management of securities under contract with the customer, undertaking of other operations with securities;</li> </ul>
<ul style="list-style-type: none"> <li>• affinlangan qimmatbaho metallar sotib olish va sotish, shu jumladan metallarni mas'ul saqlash hisobvaraqlarini hamda metallarning egasizlantirilgan (jismoniy bo'lmagan) hisobvaraqlarini yuritish;</li> </ul>	<ul style="list-style-type: none"> <li>• purchase and sale of affordable precious metals, including maintenance of accounts for safekeeping of metals and privatized (non-physical) accounts of metals;</li> </ul>
<ul style="list-style-type: none"> <li>• qimmatbaho metallardan yasalgan tangalarni sotib olish va sotish;</li> </ul>	<ul style="list-style-type: none"> <li>• purchase and sale of coins made of precious metals;</li> </ul>
<ul style="list-style-type: none"> <li>• hosilaviy moliya vositalari (derivativlar) bilan operatsiyalarni amalga oshirish;</li> </ul>	<ul style="list-style-type: none"> <li>• transactions with derivative financial instruments (derivatives);</li> </ul>
<ul style="list-style-type: none"> <li>• hujjatlarni yoki qimmatliklarni saqlash uchun maxsus binolarni yoki ularning ichidagi seyflarni ijaraga berish;</li> </ul>	<ul style="list-style-type: none"> <li>• renting special premises or safes for storage of documents or valuables;</li> </ul>
<ul style="list-style-type: none"> <li>• lizing berish;</li> </ul>	<ul style="list-style-type: none"> <li>• leasing;</li> </ul>
<ul style="list-style-type: none"> <li>• qonunchilikda nazarda tutilgan shakllarda qarzlarni berish;</li> </ul>	<ul style="list-style-type: none"> <li>• providing loans in the forms prescribed by law;</li> </ul>
<ul style="list-style-type: none"> <li>• moliyaviy operatsiyalar bilan bog'liq maslahat xizmatlari ko'rsatish;</li> </ul>	<ul style="list-style-type: none"> <li>• financial advisory services;</li> </ul>
<ul style="list-style-type: none"> <li>• aktivlar majmuini (portfelini) boshqarish;</li> </ul>	<ul style="list-style-type: none"> <li>• asset portfolio management;</li> </ul>



<ul style="list-style-type: none"> <li>elektron pullarni chiqarish, ulardan foydalanish va to'lash;</li> </ul>	<ul style="list-style-type: none"> <li>issuance, use and payment with electronic money;</li> </ul>
<ul style="list-style-type: none"> <li>bank kartalarini berish va to'lovlarga ishlov berish, bank kartalariga boshqa tashkilotlar, jumladan boshqa moliya institutlari bilan birgalikda xizmat ko'rsatish.</li> </ul>	<ul style="list-style-type: none"> <li>Issuance and processing of bank cards, servicing of bank cards in cooperation with other organizations, including other financial institutions.</li> </ul>
<ul style="list-style-type: none"> <li>banklar va bank faoliyati to'g'risidagi qonunchilikka muvofiq boshqa moliyaviy operatsiyalarni ham amalga oshiradi.</li> </ul>	<ul style="list-style-type: none"> <li>Banks shall conduct other financial transactions in accordance with laws on banks and banking activity.</li> </ul>
<ul style="list-style-type: none"> <li>bank faoliyatini amalga oshirish huquqini beruvchi litsenziyada ko'rsatilmagan moliyaviy operatsiyalarni amalga oshirishga haqli emas.</li> </ul>	<ul style="list-style-type: none"> <li>shall not carry out financial transactions not specified in the license for conducting banking activities.</li> </ul>
<p>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.</p>	<p>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.</p>
<p>3.4. Bank qabul qilingan mablag'larning but saqlanishini ta'minlaydi.</p>	<p>3.4. The Bank shall ensure safekeeping of deposited funds.</p>
<p>3.5. Bank korxonalar, birlashmalar, tashkilotlar, muassasalar va fuqarolarga kreditlarni ularning qaytarilishi, foizliligi, muddatligi, sharti bilan milliy yoki chet el valyutasida taqdim etadi.</p>	<p>3.5. The Bank shall provide loans to enterprises, corporations, organizations, institutions and natural persons on the principles of limited tenor, repayment and payment of loans in national and foreign currency.</p>
<p>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.</p>	<p>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.</p>

<p>3.7. Amalga oshirilishi uchun qonunchilikka muvofiq alohida ruxsatnomalar olinishi talab etiladigan faoliyat banklar tomonidan tegishli hujjatlar olinganidan keyin amalga oshiriladi.</p> <p>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.</p>	<p>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.</p> <p>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.</p>
<p>3.8. Ushbu Ustavning 3.7-bandida ko'rsatilgan cheklov quyidagi hollarga nisbatan tatbiq etilmaydi:</p>	<p>3.8. The limitation specified in clause 3.7 of the Charter shall not extend to the following cases:</p>
<ul style="list-style-type: none"> <li>• bank kartalari asosida naqd pulsiz hisob-kitoblar tizimlarida foydalaniladigan ixtisoslashtirilgan uskunani va unga doir dasturiy ta'minotni sotish yoki ijaraga berishga;</li> </ul>	<ul style="list-style-type: none"> <li>• sale or rental of specialised equipment and software used in non-cash bank card payment systems;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z aktivlarini sotishga;</li> </ul>	<ul style="list-style-type: none"> <li>• sale of own assets;</li> </ul>
<ul style="list-style-type: none"> <li>• chek daftarchalarini chiqarish, realizatsiya qilish va tarqatishga;</li> </ul>	<ul style="list-style-type: none"> <li>• issuing, selling and distributing cheque books;</li> </ul>
<ul style="list-style-type: none"> <li>• sug'urta tashkilotlari bo'lgan O'zbekiston Respublikasi rezidentlari nomidan sug'urta shartnomasi tuzilishini tashkil etish bo'yicha faoliyatni amalga oshirishga;</li> </ul>	<ul style="list-style-type: none"> <li>• carrying out activities to organise the conclusion of an insurance agreement on behalf of insurance organisations which are residents of the Republic of Uzbekistan;</li> </ul>
<ul style="list-style-type: none"> <li>• bank o'zi muassis bo'lgan yuridik shaxslarga o'z mol-mulkini mulkiy ijara (arenda) shartnomasiga muvofiq ijaraga berishga.</li> </ul>	<ul style="list-style-type: none"> <li>• leasing own property to legal entities, in which the bank is a founder, in accordance with the contract of property rent (lease).</li> </ul>
<p><b>IV. MIJOZLAR MANFAATLARINI TA'MINLASH</b></p>	<p><b>IV. ENSURING INTERESTS OF CUSTOMERS</b></p>
<p>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.</p>	<p>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.</p>
<p>4.2. O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan me'yorlarga muvofiq Bank jalb etilgan pul mablag'larning bir qismini O'zbekiston</p>	<p>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</p>

Respublikasi Markaziy bankidagi majburiy zaxiralar fondiga joylashtiriladi.	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.
<b>V. BANKNING HUQUQ VA MAJBURIYATLARI</b>	<b>V. RIGHTS AND OBLIGATIONS OF THE BANK</b>
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:
<ul style="list-style-type: none"> <li>• mustaqil ravishda, omonatchilar va qarz oluvchilar bilan kelishilgan holda omonatlar va berilgan kreditlar bo'yicha foiz stavkalarini belgilash;</li> </ul>	<ul style="list-style-type: none"> <li>• set independently the interest rates on deposits and loans under agreement with depositors and borrowers;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z faoliyatini mustaqil amalga oshirish, shuningdek bank-moliya xizmatlarini ko'rsatish;</li> </ul>	<ul style="list-style-type: none"> <li>• Independently carry out its activities, as well as provide banking and financial services;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z faoliyatidan cheklanmagan foyda olish va barcha xarajatlar qoplangandan, soliqlar va boshqa majburiy to'lovlar to'langanidan keyin qolgan foydani o'z xohishiga ko'ra tasarruf etish;</li> </ul>	<ul style="list-style-type: none"> <li>• receive unlimited profits from its activities and, at its own discretion, manage the remaining profit after covering all expenses and paying taxes and other obligatory payments;</li> </ul>
<ul style="list-style-type: none"> <li>• belgilangan tartibda tashqi iqtisodiy faoliyatni amalga oshirish;</li> </ul>	<ul style="list-style-type: none"> <li>• carry out foreign economic activity in the prescribed manner;</li> </ul>

<ul style="list-style-type: none"> <li>• shartnoma asosida boshqa tijorat banklarida banklararo depozitlar va kreditlarni jalb qilish va joylashtirish;</li> </ul>	<ul style="list-style-type: none"> <li>• attract and place interbank deposits and loans with other commercial banks on a contractual basis;</li> </ul>
<ul style="list-style-type: none"> <li>• hisob-kitoblarni O'zbekiston Respublikasi Markaziy bankining hisob-kitob markazlari va boshqa banklarda xorijiy valyutada ochilgan vakillik hisobvaraqlari orqali amalga oshirish;</li> </ul>	<ul style="list-style-type: none"> <li>• undertake transactions through settlement centers of the Central Bank of the Republic of Uzbekistan and correspondent accounts, opened in other banks in foreign currency;</li> </ul>
<ul style="list-style-type: none"> <li>• mijozlarga ko'rsatilgan xizmatlar uchun komissiya miqdorini mustaqil ravishda belgilash;</li> </ul>	<ul style="list-style-type: none"> <li>• set independently amounts of commission fees for rendering services to the customers;</li> </ul>
<ul style="list-style-type: none"> <li>• barcha soliqlar va majburiy to'lovlar to'langanidan keyin bank ixtiyorida qolgan sof foyda hisobidan zaxira va jamg'armalar yaratish;</li> </ul>	<ul style="list-style-type: none"> <li>• establish reserves and funds from net profit which remained at disposal of the Bank after payment of all taxes and obligatory payments;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• mijozlardan tuzilgan shartnomalarga, shuningdek amaldagi qonun hujjatlariga muvofiq o'z majburiyatlarining bajarilishini belgilangan tartibda talab qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• demand, in an established order, the performance of obligations by the borrowers pursuant to the agreements entered into or the legislation in force;</li> </ul>
<ul style="list-style-type: none"> <li>• bank xodimlarining mehnatiga haq to'lash shakllari, tizimi, tartibi va miqdorini mustaqil ravishda belgilash;</li> </ul>	<ul style="list-style-type: none"> <li>• independently determine the forms, system, order and amounts of the salary of the employees of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank tomonidan moliyalashtiriladigan loyihalarni ekologik va ijtimoiy ekspertizadan o'tkazish;</li> </ul>	<ul style="list-style-type: none"> <li>• undertake environmental and social assessment of the projects that are financed by the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• kreditlangan korxonalar va tashkilotlardan ularning to'lov qobiliyatini tasdiqlovchi hisobotlar, qoldiqlar va hujjatlarni, shuningdek taqdim etilgan va berilgan kreditlar ta'minotini olish;</li> </ul>	<ul style="list-style-type: none"> <li>• receive from the borrowing enterprises and organizations the reports, balance sheets and documents which confirm their creditworthiness, as well as security of loans, both in the</li> </ul>

<ul style="list-style-type: none"> <li>• qonunda nazarda tutilgan hollarda homiylik va xayriya faoliyatini amalga oshirish;</li> </ul>	<p>process of provision and those already provided;</p> <ul style="list-style-type: none"> <li>• carry out sponsorship and charity activities as per the laws of the Republic of Uzbekistan;</li> </ul>
<ul style="list-style-type: none"> <li>• moliyalashtiriladigan oby'ektlarni qurish, kengaytirish, qayta tiklash va texnik jihatdan qayta jihozlash bo'yicha loyiha yechimlarini ekspertizadan o'tkazishni talab qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• demand undertaking of examination of project decisions on construction, expansion, reconstruction and technical re-equipment of the objects that are being financed;</li> </ul>
<ul style="list-style-type: none"> <li>• qonun hujjatlarida belgilangan hollarda pul majburiyatlarini bajarmaganligi sababli korxonalar va tashkilotlarni bankrot deb topish to'g'risida ariza berish;</li> </ul>	<ul style="list-style-type: none"> <li>• initiate bankruptcy proceedings against enterprises and organizations for non-fulfilment of their financial obligations in cases established by the legislation;</li> </ul>
<ul style="list-style-type: none"> <li>• 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 faoliyatini muvofiqlashtirish, manfaatlarini himoya qilish va qo'shma dasturlarni amalga oshirish uchun ittifoqlar, uyushmalar va boshqa birlashmalarda ishtirok etishi mumkin;</li> </ul>	<ul style="list-style-type: none"> <li>• 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 unions, associations and other incorporations for coordination of its activity, protection of its interests and implementing joint programs;</li> </ul>
<ul style="list-style-type: none"> <li>• litsenziyada, ushbu Ustavda nazarda tutilgan moliyaviy-xo'jalik faoliyatini amalga oshirish uchun zarur bo'lgan boshqa harakatlar va operatsiyalarni amalga oshirish;</li> </ul>	<ul style="list-style-type: none"> <li>• perform other actions and operations specified by the license, present Charter, necessary for undertaking of its financial and economic activity;</li> </ul>
<ul style="list-style-type: none"> <li>• O'zbekiston Respublikasining amaldagi qonunchiligi va xalqaro huquq hujjatlari bilan ta'qiqlanmagan boshqa harakatlar va faoliyatni amalga oshirish va olib borish.</li> </ul>	<ul style="list-style-type: none"> <li>• perform and conduct any other operations and activities, which are not prohibited under Uzbekistan and international law.</li> </ul>
<p>5.3. O'z mijozlari va aksiyadorlari manfaatlarini himoya qilishni ta'minlash maqsadida Bank quyidagi majburiyatlarga ega:</p>	<p>5.3. To ensure protection of the interests of its customers and shareholders the Bank shall have the following obligations:</p>
<ul style="list-style-type: none"> <li>• O'zbekiston Respublikasi Markaziy banki tomonidan belgilangan me'yorlarga muvofiq Bank jalb etilgan pul mablag'larining bir qismini O'zbekiston Respublikasi Markaziy</li> </ul>	<ul style="list-style-type: none"> <li>• To fulfil requirements established by the Central Bank of the Republic of Uzbekistan on reservation of funds in the Central Bank and</li> </ul>

bankdagi majburiy zaxiralar fondiga o'tkazish;	comply with established economic norms;
<ul style="list-style-type: none"> <li>• 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;</li> <li>• yo'qotishlar xavfini kamaytirish, aktivlarini diversifikatsiya qilish maqsadida o'z kapitali va likvid resurslarning yetarli miqdorini ta'minlash;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> <li>• To ensure sufficient amount of equity and liquid resources, in order to reduce the risk of losses, diversify its assets;</li> </ul>
<ul style="list-style-type: none"> <li>• O'zbekiston Respublikasi Markaziy banki topshirig'iga ko'ra O'zbekiston Respublikasi davlat byudjetining kassa ijrosi bo'yicha operatsiyalarni amalga oshirish;</li> </ul>	<ul style="list-style-type: none"> <li>• To perform upon instruction of the Central Bank the operations on cash performance of the state budget of the Republic of Uzbekistan;</li> </ul>
<ul style="list-style-type: none"> <li>• garov, taqdim etilgan kafolatlar, kafilliklar va majburiyatlarning yetariligidini hisobga olgan holda berilgan kreditlarni ta'minlashning ichki tartibga solish tartibini belgilash;</li> </ul>	<ul style="list-style-type: none"> <li>• To establish internal statutory procedure for securing loans being provided which considers adequacy of the pledge, provided warranties, guarantees and obligations;</li> </ul>
<ul style="list-style-type: none"> <li>• O'zbekiston Respublikasi Markaziy banki va boshqa vakolatli organlar tomonidan belgilangan tartibda o'z faoliyati to'g'risidagi ma'lumotlarni oshkor qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• qonun hujjatlariga muvofiq buxgalteriya hisobi va hisobotiga doir talablarga rioya qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• To comply with the requirements of accounting and reporting in accordance with the law;</li> </ul>
<ul style="list-style-type: none"> <li>• bankda ichki audit xizmati faoliyatini ta'minlash;</li> </ul>	<ul style="list-style-type: none"> <li>• To ensure the functioning of internal audit service in the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z mijzlari va korrespondentlarining operatsiyalari, hisobvaraqaqalari va depozitlarining sir saqlanishiga kafolar berish;</li> </ul>	<ul style="list-style-type: none"> <li>• To ensure confidentiality of operations, accounts and deposits of its customers and correspondents;</li> </ul>

<ul style="list-style-type: none"> <li>• soliqlar va boshqa majburiy to'lovlarni to'lash;</li> <li>• tegishli organlarga belgilangan muddatlarda va belgilangan tartibda hisobotlar taqdim etish;</li> </ul>	<ul style="list-style-type: none"> <li>• To pay taxes and other obligatory payments;</li> <li>• To submit reports to the relevant authorities in a timely and prescribed manner;</li> </ul>
<ul style="list-style-type: none"> <li>• jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish to'g'risidagi qonunchilik talablariga rioya etish;</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<ul style="list-style-type: none"> <li>• amaldagi qonun hujjatlarida nazarda tutilgan boshqa majburiyatlarni bajarish.</li> </ul>	<ul style="list-style-type: none"> <li>• To perform other obligations envisaged by the current legislation.</li> </ul>
5.4. Markaziy bank "Banklar va bank faoliyati to'g'risida"gi Qonuning 51-moddasi talablariga muvofiq 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".
<b>VI. BANKNING O'Z MABLAG'LARI</b>	<b>VI. ASSETS OF THE BANK</b>
6.1. Bankning o'z mablag'lari ustav kapitali, zaxira fondi, taqsimlanmagan foyda va Aksiyadorlar Umumiy Yig'ilishining 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 decision of the General Meeting of Shareholders.
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 438 202 053 000 (to'rt yuz o'ttiz sakkiz milliard ikki yuz ikki million ellik uch ming) so'mdan tashkil topgan bo'lib, 438 202 053 (to'rt yuz o'ttiz sakkiz million ikki yuz ikki ming ellik uch) miqdoridagi oddiy aksiyalarga taqsimlangan, har birining nominal qiymati 1000 (bir ming) so'mdir.	6.4. The charter capital of the Bank shall amount to 438 202 053 000 (four hundred thirty-eight billion two hundred two million fifty-three thousand) Uzbek soums and is divided into shares in the amount of 438 202 053 (four hundred thirty-eight million two hundred two thousand fifty-three) shares, with a nominal value of 1000 (one thousand) soums each.
6.5. Bank joylashtirilgan aksiyalarga qo'shimcha ravishda 349,160,772 (Uch yuz qirq to'qqiz million bir yuz oltmish ming yetti yuz yetmish ikki) dona nominal	6.5. The Bank is entitled to place, in addition to the placed shares, ordinary shares in the amount of 349,160,772 (Three hundred forty-nine million one hundred sixty

qiymati 1,000 (bir ming) so'm bo'lgan oddiy aksiyalarini joylashtirish huquqiga ega. Ushbu aksiyalar bankning aksiyadorlar o'rtasida yopiq obuna asosida joylashtiriladi.	thousand seven hundred seventy-two) shares with a nominal value of 1,000 (one thousand) soums. These shares are placed by closed subscription among the shareholders 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 within the total number of shares, the paid-up shares are transferred to the charter capital of the Bank.
6.7. Aksiyalarni joylashtirish bank Aksiyadorlari Umumiy Yig'ilishining 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 General Meeting of Shareholders 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 jumladan norezidentlar bir yoki bir necha bitim natijasida Bankning ustav kapitalidagi:	6.9. Individuals and legal entities or persons acting jointly, including non-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:
<ul style="list-style-type: none"> <li>• besh va undan ko'proq foizni, lekin ko'pi bilan yigirma foizni;</li> </ul>	<ul style="list-style-type: none"> <li>• Five per cent or more but not more than twenty per cent;</li> </ul>
<ul style="list-style-type: none"> <li>• yigirma va undan ko'proq foizni, lekin ko'pi bilan ellik foizni;</li> </ul>	<ul style="list-style-type: none"> <li>• twenty per cent or more, but not more than fifty per cent;</li> </ul>
<ul style="list-style-type: none"> <li>• ellik va undan ko'proq foizni tashkil etadigan ulushni bevosita yoki bilvosita olishdan oldin Markaziy bankning dastlabki ruxsatnomasini olishi shart.</li> </ul>	<ul style="list-style-type: none"> <li>• fifty per cent or more.</li> </ul>
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 etishni hamda moliyaviy operatsiyalarni o'tkazishda axborot taqdim etishni nazarda tutmaydigan davlatda va hududda yashaydigan	Direct or indirect shareholders of a bank may not be non-residents - individuals residing, and legal entities, participants (shareholders) whose ultimate beneficial owners are registered in a state and territory providing preferential tax



<p>norezident bo'lgan jismoniy shaxslar hamda shunday davlatda ro'yxatga olingan yuridik shaxslar, aksiyadorlar (ishtirokchilar), oxirgi benefitsiar mulkdorlar bank aksiyalarining bevosita yoki bilvosita egalik qiluvchilari bo'lishi mumkin emas.</p>	<p>treatment and (or) not providing for disclosure of the identity of the ultimate beneficial owner and providing information when conducting financial transactions.</p>
<p>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.</p>	<p>In the event that prior permission to acquire bank shares is required to obtain 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.</p>
<p>Mazkur bandda ko'rstilgan Bank aksiyalarini olishga doir dastlabki ruxsatnomasiz tuzilgan Bank aksiyalarni olishga oid bitimlar haqiqiy emas deb hisoblanadi.</p>	<p>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.</p>
<p>Bank aksiyalari ushbu bandda belgilangan talablar buzilgan holda olingan taqdirda, aksiyalarning egasi bunday bitim tuzilgan kundan e'tiboran aksiyadorlarning umumiy yig'ilishida ovoz berishga, aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqirishni va o'tkazishni talab qilishga, kun tartibiga masalalar kiritishga, Bank Kuzatuv Kengashi va Boshqaruvi a'zoliciga nomzodlar ko'rsatishga, shuningdek bank foydasining bir qismini dividendlar tarzida olishga haqli emas.</p>	<p>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, 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.</p>
<p>Shaxs o'ziga bog'liq bo'lmagan holatlarda bankning aksiyalarini ushbu moddaning birinchi qismida 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.</p>	<p>The permission of the Central Bank shall be required upon receipt of bank shares in the amount specified in point one of this Article, 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.</p>
<p>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</p>	<p>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.</p>
<p>6.10. Bankning ustav kapitali qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirilishi mumkin.</p>	<p>6.10. Charter capital of the Bank may be increased by placing additional shares.</p>

<p>6.11. Bankning ustav kapitalini qo'shimcha aksiyalarni joylashtirish yo'li bilan ko'paytirish va Bank ustaviga o'zgartirishlar kiritish to'g'risidagi qaror Aksiyadorlarning Umumiy Yig'ilishi yoki Bank Kuzatuv Kengashi tomonidan qabul qilinadi, agar Aksiyadorlarning Umumiy Yig'ilish qaroriga muvofiq, Bank Kuzatuv Kengashi bunday qaror qabul qilish huquqiga ega bo'lsa.</p>	<p>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 General Meeting of Shareholders or the Supervisory Board of the Bank, if in accordance with the decision of the General Meeting of Shareholders the Supervisory Board of the Bank is authorized to adopt such kind of a decision.</p>
<p>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.</p>	<p>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.</p>
<p>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.</p>	<p>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.</p>
<p>6.14. Bank ustav kapitalini kamaytirish to'g'risidagi va bank Ustaviga o'zgartirishlar kiritish haqidagi qarorlar Aksiyadorlarning Umumiy Yig'ilishi tomonidan qabul qilinadi.</p> <p>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.</p> <p>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.</p>	<p>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 General Meeting of Shareholders.</p> <p>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.</p> <p>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.</p>

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 Aksiyadorlarining Umumiy Yig'ilishi O'zbekiston Respublikasining amaldagi	6.25. General Meeting of Shareholders of the Bank may adopt decisions on

<p>qonunchiligiga muvofiq boshqa fondlarni tashkil etish va Bank foydasidan tegishli ajratmalar to'g'risida, shuningdek daromadlardan foydalanish to'g'risida qarorlar qabul qilishi mumkin.</p>	<p>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.</p>
<p><b>VII. AKSIYADORLARNING HUQUQLARI VA MAJBURIYATLARI</b></p>	<p><b>VII. RIGHTS AND OBLIGATIONS OF THE SHAREHOLDERS</b></p>
<p>7.1. Oddiy aksiya o'z egasiga, ushbu Ustavda nazarda tutilgan hollar bundan mustasno, Bank Aksiyadorlarining Umumiy Yig'ilishida o'z vakolatiga kiradigan barcha masalalar bo'yicha ovoz berish huquqi bilan "bitta aksiya - bir ovoz", shuningdek dividendlar olish huquqi, Bank tugatilgan taqdirda esa – unga tegishli ulushga muvofiq uning mol-mulkining bir qismini olish huquqini beradi.</p>	<p>7.1. Common Shares shall entitle its owner, except as provided by the present Charter, to participate in the General Meeting of Shareholders of the Bank with the voting right on all issues of its competence under the principle of "one stock - one vote", as well as right to collect dividends, and in case of the Bank liquidation - the right to receive portion of its property in accordance with the corresponding shareholding.</p>
<p>7.2. Har bir aksiyador cheklanmagan holda quyidagi huquqlarga ega:</p>	<p>7.2. Each shareholder shall have the following rights without any limitations:</p>
<ul style="list-style-type: none"> <li>• bank aksiyadorlarining reyestriga kiritilish;</li> </ul>	<ul style="list-style-type: none"> <li>• be included in the register of shareholders;</li> </ul>
<ul style="list-style-type: none"> <li>• investitsiya vositachisi va/yoki Qimmatli qog'ozlar markaziy depozitariysidagi saqlash hisobvarag'idan ko'chirmalar olish;</li> </ul>	<ul style="list-style-type: none"> <li>• To receive extracts in respect of oneself from deposit account at the investment intermediary and (or) the Central Securities Depository;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank foydasining bir qismini dividendlar tarzida olish;</li> </ul>	<ul style="list-style-type: none"> <li>• To collect part of profit of the Bank in the form of dividends;</li> </ul>
<ul style="list-style-type: none"> <li>• qonun hujjatlarida belgilangan tartibda ishonchnoma asosida o'z vakiliga (vakillariga) Bank aksiyalariga egalik qilishdan kelib chiqadigan huquqlarni (huquqlarning bir qismini) o'tkazish;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank tugatilgan taqdirda, unga tegishli ulushga muvofiq mol-mulkning bir qismini olish;</li> </ul>	<ul style="list-style-type: none"> <li>• To collect part of property in case of liquidation of the Bank to the extent of the owned share;</li> </ul>
<ul style="list-style-type: none"> <li>• Aksiyadorlarning Umumiy Yig'ilishida ovoz berish yo'li bilan bankni boshqarishda ishtirok etish;</li> </ul>	<ul style="list-style-type: none"> <li>• To participate in management of the Bank by voting at the General Meetings of Shareholders;</li> </ul>
<ul style="list-style-type: none"> <li>• Bankning moliya-xo'jalik faoliyati natijalari to'g'risida to'liq va ishonchli axborotni Bank tomonidan va</li> </ul>	<ul style="list-style-type: none"> <li>• To obtain complete and reliable information on the results of economic and financial activity of the Bank to the extent specified by</li> </ul>

O'zbekiston Respublikasi qonun hujjatlarida belgilangan tartibda olish;	the Bank and the current legislation of the Republic of Uzbekistan;
<ul style="list-style-type: none"> <li>• olingan dividendlar va/yoki aksiyalarni erkin tasarruf etish;</li> </ul>	<ul style="list-style-type: none"> <li>• freely dispose of received dividends and/or stocks;</li> </ul>
<ul style="list-style-type: none"> <li>• qimmatli qog'ozlar bozorini tartibga solish va muvofiqlashtirish bo'yicha davlat vakolat bergan organda, shuningdek sudda o'z huquqlarini himoya qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• defend his/her rights in authorized public authority on regulation and coordination of securities market, as well as in the courts;</li> </ul>
<ul style="list-style-type: none"> <li>• yetkazilgan zararlarning belgilangan tartibda qoplanishini talab qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• claim the damages incurred in the established order;</li> </ul>
<ul style="list-style-type: none"> <li>• aksiyalarni sotib olishda yuzaga kelishi mumkin bo'lgan yo'qotishlar va (yoki) daromadning bir qismini yo'qotish bilan bog'liq tavakkalchiliklarni yumshatish;</li> </ul>	<ul style="list-style-type: none"> <li>• hedge risks related to possible losses and (or) losses of a part of profit at share acquisition;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z manfaatlarini ifodalash va himoya qilish maqsadida uyushmalarga va boshqa nodavlat notijorat tashkilotlariga birlashish;</li> </ul>	<ul style="list-style-type: none"> <li>• join associations and other public organizations with the purpose of representation and protection of his/her interests.</li> </ul>
<ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
7.3. Bank aksiyadori - aksiyadorlar ro'yxatiga kiritilgan yuridik yoki jismoniy shaxs.	7.3. Shareholder of the Bank shall be the entity or an individual which is listed in the register of shareholders.
7.4. 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 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.	7.4. 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 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.

<p>7.5. 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.</p> <p>Aksiya bilan tasdiqlanadigan huquqlar ularni oluvchiga ushbu qimmatli qog'ozga bo'lgan huquqlar o'tgan paytdan e'tiboran o'tadi.</p>	<p>7.5. 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.</p> <p>The rights underlying a share are transferred to the acquirer as of the date of transfer of the rights to that security.</p>
<p>7.6. Aksiya bilan tasdiqlanadigan huquqlar ularni oluvchiga ushbu qimmatli qog'ozga bo'lgan huquqlar o'tgan paytdan boshlab o'tadi.</p>	<p>7.6. 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.</p>
<p>7.7. 7.7. Depo hisobvarag'idan ko'chirma aksiyadorning aksiyalarga bo'lgan huquqlarini tasdiqlaydigan, Markaziy depozitariy va (yoki) investitsiya vositachisi tomonidan beriladigan hujjatdir.</p>	<p>7.7. 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.</p>
<p>7.8. 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.</p> <p>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.</p>	<p>7.8. 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.</p> <p>All shareholders are treated equally regardless of their shares, income, gender, race, religion, nationality, language, social origin, personal and social status.</p>
<p>7.9. Bank aksiyadorlarining majburiyatlari:</p>	<p>7.9. The shareholders of the Bank shall have the following obligations:</p>
<ul style="list-style-type: none"> <li>• Aksiyalar uchun belgilangan tartibda, miqdorda va o'z vaqtida to'lash;</li> </ul>	<ul style="list-style-type: none"> <li>• pay for shares in the prescribed manner, amounts and time;</li> </ul>
<ul style="list-style-type: none"> <li>• mazkur Ustav talablariga va boshqa tegishli ichki hujjatlarga rioya qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• comply with the requirements of this Charter and relevant internal documents of the Bank;</li> </ul>

<ul style="list-style-type: none"> <li>bank yoki tijorat sirini tashkil etuvchi ma'lumotlarni, shuningdek bankning boshqa maxfiy hujjatlari (ma'lumotlari) mazmunini oshkor qilmaslik;</li> </ul>	<ul style="list-style-type: none"> <li>not disclose any information constituting a bank or commercial secret, as well as the contents of other confidential documents (information) of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>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;</li> </ul>	<ul style="list-style-type: none"> <li>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";</li> </ul>
<ul style="list-style-type: none"> <li>aksiyadorlar zimmasiga amaldagi qonun hujjatlarida va ushbu Ustavda nazarda tutilgan boshqa majburiyatlar ham yuklanadi.</li> </ul>	<ul style="list-style-type: none"> <li>shareholders also bear other responsibilities, stipulated by the applicable law and this Charter.</li> </ul>
<b>VII. DAROMADLAR VA DIVIDENDLARNING TAQSIMOTI</b>	<b>VIII. PROFIT AND DIVIDENDS DISTRIBUTION</b>
<p>8.1. Amaldagi qonun hujjatlariga muvofiq byudjetga soliqlar to'langandan va jamg'armalarga zarur mablag'lar kiritilgandan keyin bankning foydasi Bank Aksiyadorlarining Umumiy Yig'ilishi tomonidan belgilanadigan tartibda taqsimlanishi kerak.</p>	<p>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 General Meeting of Shareholders.</p>
<p>8.2. Dividend - bu Bank sof foydasining aksiyadorlarga taqsimlanadigan qismidir.</p>	<p>8.2. Dividends are the part of the profit, subject to distribution among shareholders.</p>
<p>8.3. Dividendlar Bank ixtiyorida qolgan sof foyda va (yoki) o'tgan yillar taqsimlanmagan foydasi hisobidan to'lanadi.</p>	<p>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</p>
<p>8.4. Bank Aksiyadorlarining Umumiy Yig'ilishining qaroriga asosan dividendlar pul mablag'lari yoki boshqa qonuniy to'lov vositalari yoki Bankning qimmatli qog'ozlari bilan to'lanishi mumkin.</p>	<p>8.4. Upon decision of the General Meeting of Shareholders 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.</p>
<p>8.5. Dividendlar aksiyadorlar o'rtasida ular egalik qilgan aksiyalar soni va turiga mutanosib ravishda taqsimlanadi.</p>	<p>8.5. Dividends shall be distributed among shareholders proportionally to the number and type of shares owned.</p>
<p>8.6. 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</p>	<p>8.6. 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</p>

<p>boshqacha tartib nazarda tutilmagan bo'lsa.</p>	<p>otherwise established by the current legislation of the Republic of Uzbekistan.</p>
<p>8.7. Bankning moliyaviy yilning birinchi choragi, olti oyi va to'qqiz oyi natijalari bo'yicha dividendlar to'lash to'g'risidagi qarori, tegishli davr tugaganidan keyin 3 (uch) oy ichida qonun talablariga muvofiq qabul qilinishi mumkin.</p>	<p>8.7. Decision on distribution of dividends on the basis of the results of the first quarter, half year, nine months of the financial year could be made within three (3) months after the termination of the relevant period.</p>
<p>8.8. Har bir turdagi aksiyalar bo'yicha dividendlar to'lash, dividendning turi, miqdori, uni to'lash shakli va tartibi to'g'risidagi qaror Bank Kuzatuv Kengashining taqdimnomasi hamda uning haqiqiyliigi to'g'risida auditorlik xulosasi mavjud bo'lgan holatda moliyaviy hisobot ma'lumotlari asosida Aksiyadorlarning Umumiy Yig'ilishi tomonidan qabul qilinadi. Dividendlar miqdori Bank Kuzatuv Kengashi tomonidan tavsiya etilgan miqdordan oshmasligi kerak. Dividendlar to'lash to'g'risidagi qarorda dividendlarni to'lashning boshlanish va tugash sanalari ko'rsatilishi kerak.</p>	<p>8.8. Decision on distribution of dividends on shares of each type, amount, form and order of their distribution shall be made by the General Meeting of Shareholders 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.</p>
<p>8.9. Dividendlarni e'lon qilish to'g'risida qaror qabul qilingan Aksiyadorlarning Umumiy Yig'ilishini o'tkazish uchun shakllantirilgan Bank aksiyadorlari ro'yxatiga olingan aksiyadorlar dividend olishga haqli.</p>	<p>8.9. Shareholders who were included in the shareholders register of the Bank, compiled to hold the General Meeting of Shareholders, during which the announcement of dividends was made, shall be entitled to collect dividends.</p>
<p>8.10. Dividendlarni to'lash muddati va tartibi Aksiyadorlar Umumiy Yig'ilishining qarori bilan belgilanadi. Dividendlarni to'lash muddati bunday qaror qabul qilingan kundan boshlab 60 (oltmish) kundan kech bo'lishi mumkin emas.</p>	<p>8.10. Terms and order of dividend distribution shall be set by the decision of the General Meeting of Shareholders. Distribution of dividends shall be undertaken not later than 60 (sixty) days from the day of such decision.</p>
<p>8.11. 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.</p>	<p>8.11. 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.</p>
<p>8.12. Bank soliqlarni hisobga olmaganda dividendlar miqdorini e'lon qiladi. Dividendlar amaldagi qonunchilikka muvofiq soliqqa tortiladi.</p>	<p>8.12. The Bank shall announce the amount of dividends, with no tax deductions. Dividends shall be subject to tax in accordance with the current legislation.</p>



<p>8.13. Aksiyadorlar Umumiy Yig'ilishining qarori bilan mulkdor yoki huquqiy voris yoki merosxo'r tomonidan uch (3) yil mobaynida talab qilinmagan dividendlar Bank ixtiyorida qoladi.</p> <p>8.14. Agar buning oqibati bankning moliyaviy-iqtisodiy ahvolidan sezilarli darajada yomonlashishiga olib kelishi mumkin bo'lsa, dividendlarni to'lash ta'qiqlanadi.</p>	<p>8.13. Dividends that were not claimed by the owner or the legal successor or heir within three (3) years, shall remain at the disposal of the Bank upon decision of the General Meeting of Shareholders.</p> <p>8.14. It is forbidden to distribute dividends, if such distribution may significantly deteriorate the financial and economic conditions of the Bank.</p>
<p>8.15. Bank aksiyadorlarga dividendlar to'lash, shuningdek Bankning Kuzatuv Kengashi, boshqaruvi a'zolari va xodimlarini mukofotlash orqali foydani taqsimlashni quyidagi hollarda amalga oshirishga haqli emas:</p>	<p>8.15. 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:</p>
<ul style="list-style-type: none"> <li>• agar Ustav Kapitali to'liq shakllanmagan bo'lsa (qo'shimcha aksiyalar chiqarish yo'li bilan ustav kapitalini ko'paytirish bundan mustasno);</li> </ul>	<ul style="list-style-type: none"> <li>• if the Charter Capital is not fully formed (the exception is an increase in the Charter Capital by issuing additional shares);</li> </ul>
<ul style="list-style-type: none"> <li>• nochorlik (bankrotlik) bo'lganda yoki mazkur taqsimlash oqibatida nochorlikning (bankrotlikning) alomatlari yuzaga kelganda;</li> </ul>	<ul style="list-style-type: none"> <li>• if at the time of distribution of dividends, the Bank meets the criteria of insolvency (bankruptcy), or such signs appear as a result of the distribution of dividends;</li> </ul>
<ul style="list-style-type: none"> <li>• agar bank sof aktivlarining qiymati uning Ustav Kapitali va zaxira kapitali summasidan kam bo'lsa;</li> </ul>	<ul style="list-style-type: none"> <li>• if the value of the Bank's net assets is less than the sum of its Charter Capital and reserve capital;</li> </ul>
<ul style="list-style-type: none"> <li>• prudensial normativlar Markaziy bank tomonidan belgilangan talablarga muvofiq bo'lmaganda yoki ular mazkur taqsimlash oqibatida buzilganda, shuningdek oxir-oqibatda omonatchilar va kreditorlarning manfaatlarini uchun jiddiy xavf tug'dirishi mumkin;</li> </ul>	<ul style="list-style-type: none"> <li>• if the Bank has violated the prudential standards established by the Central Bank of the Republic of Uzbekistan, as well as if, as a result of the distribution of dividends, the economic standards will be violated, which may ultimately pose a serious risk to the interests of the depositors and creditors;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• non-fulfillment or inability to eliminate the shortcomings specified in the mandatory order of the Central Bank, including in terms of disclosure of information;</li> </ul>

<ul style="list-style-type: none"> <li>• Markaziy bankning foydani taqsimlamalik to'g'risida bankka nisbatan talabi mavjud bo'lganda.</li> </ul>	<ul style="list-style-type: none"> <li>• if the Central Bank of the Republic of Uzbekistan has issued a requirement to stop the distribution of dividends by the Bank.</li> </ul>
8.16. "Banklar va bank faoliyati to'g'risida"gi Qonuning 39-moddasida nazarda tutilgan hollarda Bank foydani taqsimlash uchun Markaziy bankning roziligini olishi kerak.	8.16. 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".
<b>IX. BANK BOSHQARUVI</b>	<b>IX. MANAGEMENT OF THE BANK</b>
9.1. Bankning boshqaruv organlari quyidagilardan iborat:	9.1. The managing bodies of the Bank shall be:
<ul style="list-style-type: none"> <li>• Bank Aksiyadorlarining Umumiy Yig'ilishi (keyingi o'rinlarda "<b>Aksiyadorlarning Umumiy Yig'ilishi</b>");</li> </ul>	<ul style="list-style-type: none"> <li>• General Meeting of Shareholders of the Bank (hereinafter the "<b>General Meeting of Shareholders</b>");</li> </ul>
<ul style="list-style-type: none"> <li>• Bank Kuzatuv Kengashi (keying o'rinlarda «<b>Kuzatuv Kengashi</b>»);</li> </ul>	<ul style="list-style-type: none"> <li>• Supervisory Board of the Bank (hereinafter the "<b>Supervisory Board</b>");</li> </ul>
<ul style="list-style-type: none"> <li>• Bank Boshqaruv (keyingi o'rinlarda "<b>Boshqaruv</b>").</li> </ul>	<ul style="list-style-type: none"> <li>• Executive Board of the Bank (hereinafter the "<b>Executive Board</b>").</li> </ul>
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 talablariga doimo muvofiq bo'lishini ta'minlashi shart.	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 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	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.

keyinchalik rozilik olish uchun so'rovnoma yuborishi kerak.	
Kuzatuv kengashi va Boshqaruvi mazkur Ustav, Aksiyadorlar umumiy yig'ilishi 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 General Meeting of Shareholders and current legislation of the Republic of Uzbekistan.
<p>9.2. Bankning oliy boshqaruv organi Aksiyadorlarning umumiy yig'ilishi hisoblanadi. Aksiyadorlar umumiy yig'ilishining funktsiya va vakolatlari amaldagi qonun hujjatlari va Bank Ustavi bilan tartibga solinadi.</p> <p>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;</p>	<p>9.2. The supreme managing body of the Bank shall be the General Meeting of Shareholders. Duties and authorities of the General Meeting of Shareholders shall be regulated by the current legislation and the Charter of the Bank.</p> <p>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;</p>
<p>9.3. Bank har yili Aksiyadorlarning umumiy yig'ilishini (Aksiyadorlarning yillik umumiy yig'ilishi) o'tkazadi. Aksiyadorlarning yillik umumiy yig'ilishi moliyaviy yil tugaganidan keyin 6 (olti) oydan kechiktirilmagan muddatda o'tkaziladi. Aksiyadorlarning yillik umumiy yig'ilishidan tashqari, aksiyadorlarning navbatdan tashqari umumiy yig'ilishi ham o'tkazilishi mumkin.</p>	<p>9.3. The Bank shall hold the General Meeting of Shareholders every year (annual General Meeting of Shareholders). Annual General Meeting of Shareholders shall be held not later than 6 (six) months after the end of a financial year. In addition to the annual General Meeting of Shareholders extraordinary General Meetings of Shareholders may be held.</p>
<p>9.4. Aksiyadorlar umumiy yig'ilishining mutlaq vakolatlariga quyidagilar kiradi:</p>	<p>9.4. The exclusive competencies of the General Meeting of Shareholders shall include:</p>
<p>9.4.1. Bank Ustaviga har qanday o'zgartirish va qo'shimchalar kiritish yoki Ustavning qayta ko'rilgan (yangi) tahririni tasdiqlash;</p>	<p>9.4.1. making any amendments and additions to the Charter of the Bank or approval of revised (new) edition of the Charter;</p>
<p>9.4.2. 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 yoki Bank faoliyatini tugatish to'g'risidagi har qanday qaror;</p>	<p>9.4.2. any resolution to transform, merge, amalgamate, demerge, wind up, adopt a scheme of arrangement, constitute, reconstitute, restructure or similar as prescribed in law transaction or liquidate the Bank;</p>

<p>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;</p>	<p>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;</p>
<p>9.4.4. 2021–2025 yillarga mo'ljallangan Bankning strategiya va biznes-rejasiga har qanday muhim o'zgartirish va kelgusi qo'shimchalarni tasdiqlash.</p>	<p>9.4.4. Approval of and any material changes and future modifications to the Bank's strategy and business plan for 2021-2025 years;</p>
<p>9.4.5. Bankning faoliyatining asosiy yo'nalishlarini belgilash;</p>	<p>9.4.5. any change to the scope of the core business of the Bank;</p>
<p>9.4.6. bankning e'lon qilingan aksiyalarining maksimal miqdorini belgilash;</p>	<p>9.4.6. determination of the maximum amount of authorized shares of the Bank;</p>
<p>9.4.7. har qanday o'zgarishlar - Bank ustav kapitalining ko'payishi yoki kamayishi, bunda Bank ustav kapitalining ko'payishi, shuningdek, Bank Ustaviga Bank ustav kapitalining ko'payishi bilan bog'liq o'zgartirish va qo'shimchalar, hamda Bankning e'lon qilingan aksiyalari miqdorini kamaytirish bundan mustasno;</p>	<p>9.4.7. any changes - increase or decrease of the Bank's charter capital, except for an 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 capital of the Bank and a decrease in the number of authorized shares of the Bank;</p>
<p>9.4.8. aksiyalarni qayta sotib olishni, aksiyalarni maydalashini tasdiqlovchi, aksiyalarni qayta sotib olish yoki aksiya yoki dividendlarni yiriklashtirish to'g'risidagi har qanday qaror;</p>	<p>9.4.8. any resolution to approve a share redemption, share split, repurchase or consolidation of shares or dividend;</p>
<p>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;</p>	<p>9.4.9. without contradicting to the law, any resolution to change the number of outstanding shares (whether by subdivision 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;</p>
<p>9.4.10. Bankning yoki Bankning har qanday sho'ba korxonasining qimmatli qog'ozlarini fond birjasida yoki qimmatli qog'ozlar birjasida har qanday listing, ommaviy taklif yoki qimmatli qog'ozlar delistingini amalga oshirish;</p>	<p>9.4.10. any listing, public offering or delisting of any shares the Bank or any subsidiary of the Bank on a stock exchange or securities exchange;</p>

<p>9.4.11. Bank aksiyalariga ayirboshlanadigan qimmatli qog'ozlarni imtiyozli olish huquqlarini ushbu qimmatli qog'ozlar egalari bilan qo'llamaslik yoki cheklash to'g'risida qaror qabul qilish;</p>	<p>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;</p>
<p>9.4.12. Aksiyadorlar Umumiy Yig'ilishi va Kuzatuv Kengashi to'g'risidagi tartibni tasdiqlash;</p>	<p>9.4.12. approval of the procedure of the General Meeting of Shareholders and the Supervisory Board;</p>
<p>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;</p>	<p>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 of its members and early termination of their authorities;</p>
<p>9.4.14. Bankning Minoritar aksiyadorlar qo'mitasi a'zolari sonini belgilash, Minoritar aksiyadorlar qo'mitasi a'zolari sonining har qanday o'zgarishi, uning a'zolarini saylash va ularning vakolatlarini muddatidan oldin tugatish;</p>	<p>9.4.14. determination of the number of members of the Committee of Minority Shareholders of the Bank, any change to the number of members of the Committee of Minority Shareholders, election of its members and early termination of their authorities;</p>
<p>9.4.15. Bankning tashkiliy tuzilmasini tasdiqlash;</p>	<p>9.4.15. approval of organizational structure of the Bank;</p>
<p>9.4.16. Bank Boshqaruv Raisini tasdiqlash va uning vakolatlarini muddatidan oldin tugatish;</p>	<p>9.4.16. approval of the Chairman of the Executive Board of the Bank and early termination of relevant authorities</p>
<p>9.4.17. 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;</p>	<p>9.4.17. 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;</p>
<p>9.4.18. Bank Kuzatuv Kengashi a'zolarining mehnati evaziga rag'bat to'lovlar va kompensatsiyalarni belgilash;</p>	<p>9.4.18. determination of the amount of remunerations and compensations to the members of the Supervisory Board of the Bank;</p>
<p>9.4.19. Bank Kuzatuv Kengashining hisobotlarini o'z vakolatlariga kiruvchi masalalar, shu jumladan, Bank boshqaruviga qo'yiladigan qonun hujjatlarida</p>	<p>9.4.19. hearing of the reports of the Supervisory Board of the Bank on issues related to its competence, including compliance with established</p>

belgilangan talablarga rioya etilishi yuzasidan fikrlarini eshitish;	requirements on management of the Bank;
9.4.20. "Aksiyadorlik jamiyatlari to'g'risida"gi Qonunning 88-moddasiga muvofiq affillangan shaxs bilan Bank tomonidan har qanday shartnoma yoki bitim tuzish;	9.4.20. the entry by the Bank into any agreement or arrangement with an affiliated party as defined in Article 88 of the JSC Law;
9.4.21. kompaniya/korxonalar/bo'linmani sotib olinishi yoki Bank tomonidan quyidagi summalarning eng kichigiga ega bo'lgan (i)Bank sof aktivlarining 50% dan (ellik foizdan) ko'prog'i, 10 million AQSh dollaridan ortiq yoki 2023 yil may oyiga qadar Bankning jami aktivlari (qaysi biri kam bo'lsa) 35% miqdoridagi aktivlarni va quyidagilarning eng kichik summasiga (ii) keyingi davrlarda sof aktivlarining 50 foizidan ko'prog'i yoki Bank jami aktivlarining 15 foizini (qaysi biri kam bo'lsa) tasarruf etishi bilan bog'liq yirik bitimlarni tasdiqlash;	9.4.21. approval of a large transaction related to acquisition of a company / entity / division and / or disposal by the Bank of the assets for a consideration lower of (i) more than 50% (fifty percent) of net assets of the Bank, USD 10 million or 35% of total assets of the Bank until May 2023 and (ii) lower of more than 50% of net assets or 15% of the total assets of the Bank thereafter;
9.4.22. Agar yirik bitim tuzish yuzasidan Bank Kuzatuv Kengashining yakdilligiga erishilmagan bo'lsa, Bank Kuzatuv Kengashining qarori bilan yirik bitim tuzish to'g'risidagi masala Aksiyadorlar Umumiy Yig'ilishining muhokamasiga kiritilishi mumkin;	9.4.22. failure to reach the unanimity vote of the Supervisory Board on the approval of a large-scale transaction, by a decision of the Supervisory Board the approval of such a large-scale transaction can be submitted for resolution to the General Meeting of Shareholders;
9.4.23. qonun hujjatlarida va Bank Ustavida nazarda tutilgan boshqa masalalarni hal qilish;	9.4.23. resolution on other issues provided in the legislation and the Charter of the Bank.
9.4.24. 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;	9.4.24. any action which might result in a dilution of shareholder's equity interest in the Bank, including 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;
9.4.25. Sanoq komissiyasining soni va shaxsiy tarkibini aniqlash;	9.4.25. determination of the quantitative and personal composition of the Counting Commission;
9.4.26. Bankning moliyaviy-xo'jalik faoliyatini tekshirishni boshlash;	9.4.26. initiation of inspection of financial and economic activities of the Bank;
9.4.27. aksiyalarni va qimmatli qog'ozlarni, shuningdek aksiyalarga ayirboshlanadigan qimmatli qog'ozlarni joylashtirish usulini belgilash;	9.4.27. determination of the methods of placement of shares and securities, convertible shares;

9.4.28. 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;	9.4.28. 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;
9.4.29. 3 yil ichida talab qilinmagan dividendlarni Bank ixtiyorida saqlash to'g'risida qarorlar qabul qilish;	9.4.29. decision-making on the preservation of dividends at the Bank's disposal that is not claimed by an owner;
9.4.30. Bank Ustavining Bankning e'lon qilingan aksiyalari to'g'risidagi qoidalariga tegishli o'zgartirishlar va qo'shimchalar kiritish;	9.4.30. making changes and amendments into the Bank's Charter related to the provisions of the Bank's authorized shares;
9.4.31. aksiyalarni joylashtirish (birja va uyushgan birjadan tashqari qimmatli qog'ozlar bozorida joylashtirish) narxini belgilash;	9.4.31. determining the price of placement (placing on the exchange and organized over-the-counter securities market) of shares;
9.4.32. Majburiy auditorlik tekshiruvini o'tkazish uchun auditorlik tashkilotini belgilash, ushbu tashkilotning xizmatlariga to'lanadigan eng ko'p haq miqdori va u bilan shartnoma tuzish (shartnomani bekor qilish) to'g'risida qaror qabul qilish;	9.4.32. making a decision on the appointment of an audit organization for a mandatory audit, on the maximum amount of payment for its services and the conclusion (termination) of an agreement with it;
9.4.33. aksiyalarni uchinchi shaxslar foydasiga o'tkazish imkoniyatiga har qanday cheklovlarni kiritish.	9.4.33. the introduction of any restriction on the transferability of shares.
Agar barcha oddiy aksiyalar bitta aksiyadorga tegishli bo'lgan jamiyatda aksiyadorlarning umumiy yig'ilishi o'tkazilmaydi. Bunda aksiyadorlarning umumiy yig'ilishi vakolatiga kiritilgan masalalar bo'yicha qarorlar bunday aksiyador tomonidan yakka tartibda qabul qilinadi hamda yozma shaklda rasmiylashtiriladi.	In case there is a sole shareholder holding 100% shares of the Bank, decisions on the matters fall within the competence of the General Meeting of Shareholders shall be turned to and adopted by the sole shareholder in the form of a resolution.
Aksiyadorlar Umumiy Yig'ilishining mutlaq vakolatiga taalluqli masalalarning hal etilishi Bank Kuzatuv Kengashi va Boshqaruviga o'tkazilishi mumkin emas.	Issues assigned to the exclusive competence of the General Meeting of Shareholders, shall not be transferred to be decided by the Supervisory Board and the Executive Board of the Bank.
9.5. Aksiyadorlarning Umumiy Yig'ilishida ishtirok etish huquqiga Aksiyadorlar Umumiy Yig'ilishi o'tkaziladigan sanadan 3 (uch) ish kuni oldin shakllantirilgan Bank aksiyadorlari ro'yxatida qayd etilgan aksiyadorlar egalik qiladi.	9.5. Shareholders shall be entitled to participate in the General Meeting of Shareholders if they are registered in the shareholders register of the Bank, which was compiled 3 (three) business days prior to officially announced date of the General Meeting of Shareholders.

<p>Aksiyadorning so'roviga ko'ra, Bank unga Aksiyadorlarning Umumiy Yig'ilishini o'tkazish uchun tuzilgan Bank aksiyadorlari ro'yxatiga kiritilganligi to'g'risidagi ma'lumotlarni taqdim etishi shart.</p>	<p>Upon the request of the shareholder, the Bank must provide him with the information on his registration in the Bank's shareholders register, which was compiled for holding the General Meeting of Shareholders.</p>
<p>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.</p>	<p>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.</p>
<p>9.6. Aksiyadorlar Umumiy Yig'ilish o'tkazilishi to'g'risida tegishli ma'lumotlarni Bankning rasmiy veb-saytida e'lon qilish, shuningdek, umumiy yig'ilish o'tkazilishi rasman e'lon qilingan sanadan 21 (yigirma bir) kun oldin ularga elektron pochta orqali yozma bildirishnoma yuborish yo'li bilan xabardor qilinadi. Ro'yxat Bank Kuzatuv Kengashi qarori bilan belgilangan sanaga shakllantiriladi. Aksiyadorlarning Umumiy Yig'ilishini o'tkazish sanasi uni o'tkazish to'g'risida qaror qabul qilingan kundan boshlab 10 (o'n) kundan kam va 30 (o'ttiz) kundan ortiq muddatga belgilanishi mumkin emas.</p>	<p>9.6. Notification of shareholders on holding the General Meeting of Shareholders shall be made through publication of corresponding information on the official website of the Bank and sending a written notification to them through electronic mail 21 (twenty one) calendar days prior to the date of the General Meeting of Shareholders on the basis of the register of shareholders of the Bank, compiled at the date, determined by the decision of the Supervisory Board of the Bank. Date of holding of the General Meeting of Shareholders cannot be determined earlier than 10 (ten) days but no later than 30 (thirty) days from the date of the decision to convene such a meeting.</p>
<p>Kun tartibi va Aksiyadorlar Umumiy Yig'ilishi muhokamasiga qo'yilgan masalalarni aks ettiruvchi materiallar Bank tomonidan aksiyadorlarning har biriga Aksiyadorlarning Umumiy Yig'ilishini o'tkazish to'g'risida xabar yuborish bilan bir vaqtda yuboriladi. Aksiyadorlarning Umumiy Yig'ilishida barcha aksiyadorlarning yozma rozilgisiz xabarnomada ko'rsatilganlardan boshqa hech qanday masala muhokama qilinishi va keltirilishi mumkin emas.</p>	<p>Agenda and materials including details on matters to be discussed at the General Meeting of Shareholders shall be distributed by the Bank to each of the shareholders at the same time as notification on holding the General Meeting of Shareholders. No matters shall be discussed and transacted at the General Meeting of Shareholders duly convened and held other than that specified in the notification without prior written consent of all shareholders.</p>
<p>9.7. Agar aksiyadorlarning umumiy yig'ilishida ishtirok etish uchun ro'yxatdan o'tkazish tugallangan paytda jamiyatning joylashtirilgan ovoz beruvchi aksiyalarining jami ellik foizidan ko'proq ovozigga ega bo'lgan aksiyadorlar (ularning</p>	<p>9.7. General Meeting of Shareholders shall be deemed to be effective (have quorum) if, at the end of registration, the shareholders (their representatives), who have registered to participate in the meeting, in</p>



<p>vakillari) ro'yxatdan o'tgan bo'lsa, aksiyadorlarning umumiy yig'ilishi vakolatli (kvorumga ega) bo'ladi.</p>	<p>aggregate have more than 50% (fifty percent) of votes of the total issued and outstanding voting shares of the Bank.</p>
<p>9.8. Aksiyadorlarning Umumiy Yig'ilishini o'tkazish uchun kvorum bo'lmagan taqdirda, aksiyadorlarning yangi umumiy yig'ilishini o'tkazish sanasi va joyi e'lon qilinadi. Aksiyadorlarning yangi umumiy yig'ilishida kun tartibini o'zgartirishga yo'l qo'yilmaydi.</p>	<p>9.8. In the absence of a valid quorum to hold the General Meeting of Shareholders, the date and place of the new General Meeting of Shareholders shall be announced. No changes to the agenda of the new General Meeting of Shareholders shall be allowed.</p>
<p>Aksiyadorlarning yangi umumiy yig'ilishini o'tkazish sanasi ayni vaqtga va joyga, 11 (o'n bir) kundan erta bo'lmagan, lekin undan so'ng 20 (yigirma) kundan kechiktirilmagan muddatga o'tkazilishi kerak.</p>	<p>Date of the new General Meeting of Shareholders shall be delayed to the same time and place not earlier than 11 (eleven) days but no later than 20 (twenty) days thereafter.</p>
<p>Ilgari bekor qilinganning o'rniga o'tkazilayotgan Aksiyadorlarning yangi Umumiy Yig'ilishi, agar aksiyadorlarning (ularning vakillari) ro'yxatga olinishi tugallanganida umumiy chiqarilgan va joylashtirilgan Bank aksiyalarining kamida 40 (qirq) foizga ega bo'lsa, bo'lib o'tgan hisoblanadi.</p>	<p>New General Meeting of Shareholders, held in place of the cancelled, shall be deemed to be effective if, at the end of registration, the shareholders (their representatives), who have registered to participate in the meeting, in aggregate have not less than 40% (forty percent) of votes of the total issued and outstanding voting shares of the Bank.</p>
<p>9.9. Aksiyadorlarning Umumiy yig'ilishida ishtirok etish huquqi aksiyador tomonidan shaxsan ham, uning vakili orqali ham amalga oshiriladi.</p>	<p>9.9. The right to participate in the General Meeting of Shareholders shall be exercised by the shareholder in person or through the representative.</p>
<p>Aksiyadorning Aksiyadorlarning Umumiy Yig'ilishidagi vakili qonun hujjatlarida belgilangan shaklda tuzilgan ishonchnoma asosida ish yuritadi. Ovoz berish uchun ishonchnomada vakil va vakillik qilinayotgan yuridik/jismoniy shaxs to'g'risidagi ma'lumotlar (ismi yoki lavozimi, yashash joyi yoki joylashgan joyi, pasport ma'lumotlari) bo'lishi kerak.</p>	<p>Representative of the shareholder at the General Meeting of Shareholders shall act on the basis of the power of attorney, issued in the prescribed form. Power of attorney for voting shall include information on representative and entity/natural person being represented (name, address, passport details).</p>
<p>Jismoniy shaxs nomidan ovoz berish uchun ishonchnoma notarial tasdiqlangan bo'lishi kerak. Yuridik shaxs nomidan ovoz berishga ishonchnoma qonun hujjatlarida belgilangan tartibda beriladi.</p>	<p>Power of attorney for voting on behalf of an individual shall be certified by the notary. Power of attorney for voting on behalf of a legal entity shall be given in the order established by the legislation.</p>
<p>Aksiyador istalgan vaqtda Aksiyadorlarning Umumiy Yig'ilishida o'z vakilini almashtirish yoki unda shaxsan ishtirok etish huquqiga ega.</p>	<p>The shareholder shall be entitled at any time to replace his representative at the General Meeting of Shareholders or participate in the meeting in person.</p>

<p>Aksiyadorlarning Umumiy Yig'ilishini bank Kuzatuv Kengashi Raisi tomonidan olib boriladi, agar u uzrli sabablarga ko'ra qatnasha olmasa, Bank Kuzatuv Kengashi a'zolaridan biri raislik qiladi.</p>	<p>General Meeting of Shareholders shall be presided by the Chairman of the Supervisory Board of the Bank, in case of his/her excused absence, by one of the members of the Supervisory Board of the Bank.</p>
<p>9.10. Ovozga qo'yilgan masala yuzasidan Aksiyadorlar Umumiy Yig'ilishining qarori Aksiyadorlarning Umumiy Yig'ilishida ishtirok etuvchi ovoz beruvchi aksiyalar egalari – aksiyadorlarning oddiy ko'pchilik ovozi bilan qabul qilinadi;</p>	<p>9.10. Decision of the General Meeting of Shareholders on the issues proposed for voting shall be made by a simple majority of votes of shareholders - owners of voting shares, participating in the General Meeting of Shareholders;</p>
<p>Aksiyadorlarning Umumiy Yig'ilishi qarorlari yig'ilishda ishtirok etayotganlarning umumiy ovozlarining oddiy ko'p ovoz bilan qabul qilinadi, 9.4.2, 9.4.3, 9.4.13, 9.4.14, 9.4.20-9.4.22-bandlarida ko'rsatilgan masalalar bundan mustasno, bunda qaror malakali (3/4) ko'p ovoz bilan qabul qilinadi.</p>	<p>The resolutions of the General meeting of shareholders shall be made by simple majority of votes, participating on the meeting, save for the matters, specified in clauses 9.4.2, 9.4.3, 9.4.13, 9.4.14, 9.4.21 – 9.4.23 which shall be resolved by qualified (3/4) majority of votes.</p>
<p>Bank Kuzatuv Kengashi a'zolariga saylov kumulyativ ovoz berish asosida o'tkaziladi.</p>	<p>Elections of the members of the Supervisory Board shall be held on the basis of the cumulative voting.</p>
<p>Aksiyadorlarning Umumiy Yig'ilishi yig'ilish kun tartibiga kiritilmagan masalalar bo'yicha qarorlar qabul qilishga, shuningdek kun tartibiga o'zgartirishlar kiritish huquqiga ega emas.</p>	<p>General Meeting of Shareholders shall not be entitled to make decisions on issues that are not included in the agenda of the meeting as well as make amendments to the agenda.</p>
<p>Har bir Aksiyadorlar Umumiy Yig'ilishining bayonnomasi yig'ilish Raisi va Kotibi tomonidan imzolanishi kerak.</p>	<p>The minutes of each General Meeting of Shareholders shall be signed by the Chairman and the Secretary of the meeting.</p>
<p>9.11. Aksiyadorlarning Navbatdan Tashqari Umumiy Yig'ilishi bank Kuzatuv Kengashining qarori bilan o'z tashabbusi, bank aksiyalarining kamida 5 (besh) foiziga egalik qiluvchi aksiyadorning (aksiyadorlarning) so'rov-talabnoma berilgan sanada o'tkaziladi. Agar amaldagi qonun hujjatlarida belgilangan muddatda Bank Kuzatuv Kengashi aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqirish to'g'risida qaror qabul qilmasa yoki uni chaqirishni rad etish to'g'risida qaror qabul qilingan bo'lsa, aksiyadorlarning navbatdan tashqari umumiy yig'ilishi bunga so'rov bergan shaxslar tomonidan chaqirilishi mumkin.</p>	<p>9.11. Extraordinary General Meeting of Shareholders shall be held based on the decision of the Supervisory Board of the Bank made on the basis of its own initiative, request of the shareholder (shareholders) who holds not less than 5% (five percent) of voting shares of the Bank as of the date of such a request is raised. In case if the Supervisory Board of the Bank within the period specified by the legislation has not decided to call an extraordinary General Meeting of Shareholders or decided to reject to call the meeting, an extraordinary General Meeting of Shareholders may be called by</p>

	persons who requested such a meeting.
<p>9.12. Jamiyat ovoz beruvchi aksiyalarining hammasi bo'lib kamida bir foiziga egalik qiluvchi aksiyadorlar (aksiyador) jamiyatning moliya yili tugaganidan keyin o'ttiz kundan kechiktirmay aksiyadorlarning yillik umumiy yig'ilishi kun tartibiga masalalar kiritishga hamda jamiyat kuzatuv kengashi organning miqdor tarkibidan oshmaydigan tarzda nomzodlar ko'rsatishga haqli.</p>	<p>9.12. Any shareholder or a group of shareholders - owners of common shares, who in aggregate own not less than one percent of voting shares of the Bank, have a right to raise questions to be included in the agenda of the annual General Meeting of Shareholders and nominate the candidates to the Supervisory Board of the Bank, in case such a proposal and (or) nomination takes place not later than 30 (thirty) calendar days after the end of financial year.</p>
<p>Aksiyadorlar (aksiyador) o'zlari tomonidan Bank Kuzatuv Kengashiga taqdim etilgan nomzodlar ro'yxatiga yillik aksiyadorlarning umumiy yig'ilishi e'lon qilingan kundan e'tiboran 3 (uch) ish kunidan kechiktirmay o'zgartirishlar kiritish huquqiga ega.</p>	<p>Shareholders (shareholder) have a right to amend the list of candidates, nominated to the Supervisory Board of the Bank, within 3 (three) business days from the date of a publication of information on the holding of the annual General Meeting of Shareholders.</p>
<p>Bank Kuzatuv Kengashi kelib tushgan takliflarni ko'rib chiqishi va ushbu bandeda ko'rsatilgan muddat tugaganidan keyin o'n (10) kundan kechiktirmay ularni Aksiyadorlar Umumiy Yig'ilishining kun tartibiga kiritish yoki buni rad etish to'g'risida qaror qabul qilishi shart.</p> <p>Aksiyadorlarning Umumiy Yig'ilishini tashkil etish va o'tkazish bilan bog'liq barcha masalalar amaldagi qonun hujjatlari, "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi Qonun bilan tartibga solinadi.</p>	<p>The Supervisory Board of the Bank is obliged to review the received proposals and decide concerning the inclusion of the issues into the agenda or rejection to include into the agenda of the annual General Meeting of Shareholders not later than ten (10) days after the termination of the period, indicated in this paragraph.</p> <p>All issues, related to the organization and holding of the General Meeting of the Shareholders are regulated by the applicable law, the Law "On Joint-Stock Companies and the Protection of the Rights of the Shareholders".</p>
<p>9.13. 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 aksiyadorlar shartnomasida Aksiyadorlar Umumiy Yig'ilishining mutlaq vakolatiga kiritilgan masalalar bundan mustasno.</p>	<p>9.13. 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 General Meeting of Shareholders.</p>

9.14. Bank Kuzatuv Kengashining vakolatiga quyidagilar kiradi:	9.14. The competence of the Supervisory Board shall include the following matters:
9.14.1. Bank Boshqaruvi Bankni rivojlantirish strategiyasiga erishish bo'yicha ko'rilayotgan chora-tadbirlar to'g'risidagi hisobotini muntazam eshitgan holda bank faoliyatining ustuvor yo'nalishlarini belgilash;	9.14.1. determination of priority directions of the Bank's activity with regular hearing of reports of the Executive Board on measures taken to achieve the development strategy of the Bank;
9.14.2. Bank strategiyasi va biznes-rejasini, hamda ularga har qanday o'zgartishlarni tasdiqlash;	9.14.2. approval of the Bank's strategy and business plan and any modifications;
9.14.3. Boshqaruvni rag'batlantirish rejasining asosiy ko'rsatkichlariga kiritilgan har qanday o'zgarishlarni tasdiqlash;	9.14.3. approval of any changes to the key metrics of the management incentive plan;
9.14.4. Bankning yillik byudjetni (shu jumladan, operatsion va kapital harajatlarni), shuningdek, ularga har qanday muhim o'zgartirishlarni tasdiqlash;	9.14.4. approval of the annual budget (including operating and capital expenditure) of the Bank and any modifications to it;
9.14.5. Bankning strategiyasi, maqsadlari, biznes-rejalari va byudjetlaridan kelib chiqqan holda ish faoliyatini baholash va har qanday zaruriy tuzatish choralarini ko'rishni ta'minlash;	9.14.5. 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;
9.14.6. Bank uchun maqbul tavakkalchilik darajasini aniqlash;	9.14.6. determination of risk appetite of the Bank;
9.14.7. aksiyadorlarning yillik va navbatdan tashqari umumiy yig'ilishini chaqirish, shu jumladan Aksiyadorlar Umumiy Yig'ilishini o'tkazish sanasi, vaqti va joyini belgilash;	9.14.7. call annual and extraordinary General Meetings of Shareholders of the Bank, including determination of the date, time and place of holding the General Meeting of Shareholders;
9.14.8. Aksiyadorlarning Umumiy Yig'ilishi kun tartibini tayyorlash;	9.14.8. preparation of the agenda of the General Meeting of Shareholders;
9.14.9. Aksiyadorlarning Umumiy Yig'ilishini o'tkazish to'g'risida xabardor qilish uchun bank aksiyadorlari ro'yxatini shakllantirish sanasini belgilash;	9.14.9. determination of the date of compilation of the registry of shareholders in order to notify on the holding of the General Meeting of Shareholders;
9.14.10. Bank Ustaviga o'zgartirish va qo'shimchalar kiritish yoki Bank Ustavini yangi tahrirda tasdiqlash to'g'risidagi masalalarni tasdiqlash uchun Aksiyadorlar Umumiy Yig'ilishiga kiritish;	9.14.10. submission to the General Meeting of Shareholders the issues concerning the amendments and additions to the Charter of the Bank or approval of revised edition of the Charter of the Bank;
9.14.11. qo'shilish, qo'shib olish bo'yicha bankning ustav kapitalini oshirish bo'yicha Aksiyadorlarning Umumiy Yig'ilishiga takliflar kiritish;	9.14.11. making the proposal to the General Meeting of Shareholders for mergers and acquisitions;
9.14.12. Boshqaruv Raisidan tashqari Boshqaruvning har qanday boshqa a'zosini	9.14.12. the appointment or dismissal of any member of the Executive Board

lavozimga tayinlash yoki vakolatlarini tugatish;	other than the chairman of the Executive Board;
9.14.13. Yillik moliyaviy hisobotlarni tasdiqlash hamda buxgalteriya hisobi va moliyaviy hisobot tizimlarining yaxlitligini ta'minlash;	9.14.13. approval of annual financial reports and ensure the integrity of accounting and financial reporting systems;
9.14.14. Aksiyadorlarning Umumiy Yig'ilishiga aksiyalar bo'yicha dividendlar miqdori va ularni to'lash tartibi to'g'risida tavsiyalar berish, shu jumladan Aksiyadorlar Umumiy Yig'ilishiga har qanday dividendlarni to'lash, mazkur Ustav yoki Bankning dividendlar siyosati talablariga javob bermaydigan aksiyalarni taqsimlash yoki sotib olish bo'yicha tavsiyalar berish;	9.14.14. recommendations to the General Meeting of Shareholders concerning the amount of dividend payments on shares and the order of their payment, including provision of recommendations to the General Meeting of Shareholders concerning any dividend payments, distribution or redemption of any shares;
9.14.15. 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;	9.14.15. 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);
9.14.16. 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 kapitalining yetariligidini ta'minlash, shuningdek, manfaatlar to'qnashuvini oldini olish va sodir bo'lgan taqdrida buni hal etish;	9.14.16. 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 bank's capital adequacy, as well as the procedure for prevention and resolution of conflict of interests;
9.14.17. Bankning asosiy kredit mahsulotlarini belgilovchi bankning kredit siyosatini tasdiqlash;	9.14.17. approving credit policy of the Bank approving main credit products of the Bank;
9.14.18. Bankning kredit siyosati qoidalariga muvofiq kreditlar berish to'g'risida qarorlar qabul qilish;	9.14.18. decision-making for disbursement of the loans in accordance of the credit policy of the bank;
9.14.19. 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.	9.14.19. 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;
9.14.20. Zarur hollarda Aksiyadorlar Umumiy Yig'ilishining ovozigina har qanday kredit berish to'g'risidagi masalani qo'yish, oddiy bank faoliyati davomida berilganlar bundan mustasno, va/yoki amaldagi qonunchilik talablariga muvofiq tegishli	9.14.20. submission to the vote of the General Meeting of Shareholders of the extension of any loan other than in ordinary course of the Bank's banking business and/or the grant of final loan write-offs or debt reliefs from off-balance

tartibda qarzni yakuniy hisobdan chiqarish yoki to'lash to'g'risidagi masalani qo'yish;	accounts in accordance with requirements of the legislation in force;
9.14.21. Sof aktivlarning 15% dan ortiq, lekin 50% dan ko'p bo'lmagan miqdorda aktivlarni/kompaniyani/korxonani/bo'linmani sotib olish va/yoki bank tomonidan aktivlarni berish bilan bog'liq yirik bitimni tasdiqlash;	9.14.21. approval of a large transaction related to acquisition of a assets / company / entity / division and / or disposal by the Bank of the assets for a consideration of more than 15% but not exceeding 50% of net assets;
9.14.22. Bankning har qanday aloqador shaxsi bilan har qanday bitim yoki o'zaro bog'liq bo'lgan bir nechta bitimlarni tuzish;	9.14.22. the entering into of any transaction or series of related transactions with any related party of the Bank;
9.14.23. 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;	9.14.23. 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;
9.14.24. qiymati 100 000 (yuz ming) AQSh dollar teng bo'lgan korporativ maslahatchini tayinlash va uning faoliyati to'g'risida nizomni tasdiqlash;	9.14.24. appointment of a corporate consultant and approval of the regulation on its activities under the amount equal of 100,000 (one hundred thousand) US dollars;
9.14.25. Boshqaruv raisi va a'zolariga to'lanadigan rag'bat puli va kompensatsiyalar miqdorini belgilash;	9.14.25. determination of the amount of remuneration and compensation to be paid to the Chairman and members of the Executive Board;
9.14.26. Zarur hollarda Bankning Kuzatuv Kengashi a'zolariga to'lanadigan rag'bat puli va kompensatsiyalar miqdori bo'yicha Aksiyadorlarning Umumiy Yig'ilishiga tavsiyalar berish;	9.14.26. provision of recommendations to the General Meeting of Shareholders concerning the amount of remunerations and compensations to be paid to the members of the Supervisory Board when needed;
9.14.27. Bank xodimlarini moddiy rag'batlantirish to'g'risidagi nizomni tasdiqlash;	9.14.27. approval of the Regulation on material encouragement of employees of the Bank;
9.14.28. Kuzatuv Kengashi Qo'mitalari vakolatlarini tasdiqlash;	9.14.28. approval of terms of reference of Supervisory Board Committees;
9.14.29. Boshqaruv Raisining takliflari asosida Boshqaruv uchun samaradorlikning asosiy ko'rsatkichlarini (SAK) aniqlash;	9.14.29. determine the Key Performance Indicators (KPI) for the Executive Board, based on the proposal of the Chairman of the Executive Board;
9.14.30. Boshqaruv Raisi faoliyati samaradorligini baholash;	9.14.30. evaluate the performance of the Chairman of the Executive Board;
9.14.31. Boshqaruv Raisi tomonidan taklif qilingan oldindan belgilangan SAKlar	9.14.31. evaluate the performance of members of the Executive Board based

asosida Boshqaruv a'zolari faoliyatini baholash;	on the predetermined KPIs as proposed by the Chairman of the Executive Board;
9.14.32. Bankning ichki audit xizmatini tashkil etish, Bankning ichki auditorlarini tayinlash, shuningdek, har chorakda ichki audit xizmati hisobotlarini eshitish;	9.14.32. 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;
9.14.33. Ichki audit xizmati to'g'risidagi nizomni tasdiqlash;	9.14.33. approval of the regulation on internal audit service;
9.14.34. Ixtiyoriy audit uchun auditorni ("Katta to'rtlik" buxgalteriya firmalarining har qanday a'zosi yoki aksiyadorlar uchun maqbul bo'lgan auditorlar ro'yxatiga kiritilgan har qanday firma) tayinlash, ishdan bo'shatish yoki o'zgartirish bo'yicha takliflar kiritish;	9.14.34. 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 shareholders) for non-compulsory audits;
9.14.35. Kuzatuv kengashining mazkur hujjatda nazarda tutilgan vakolatlari doirasida bankning har qanday filiali, sho'ba tashkil etish, qayta tashkil etish va tugatish, mini-filiallar va savdo nuqtalaridan bundan mustasno;	9.14.35. creation, reorganization and liquidation of any branch, subsidiary and any dependent enterprises or affiliated companies of the Bank or the entry into any joint venture except mini-branches and points of sales within the limits of the competence of Supervisory Board as provided herein;
9.14.36. 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.	9.14.36. 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;
9.14.37. bank ustav kapitalini oshirish, shuningdek, bank Ustaviga bank ustav kapitalini ko'paytirish va Bankning e'lon qilingan aksiyalari sonini kamaytirish bilan bog'liq o'zgartirish va qo'shimchalar kiritish;	9.14.37. 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 capital of the Bank and a decrease in the number of authorized shares of the Bank;
9.14.38. O'zbekiston Respublikasi qonun hujjatlari bilan Bank Kuzatuv Kengashining vakolatiga kiritilgan boshqa masalalarni hal etish.	9.14.38. deciding on other issues, designated to the competence of the Supervisory Board of the Bank by the legislation of the Republic of Uzbekistan;
9.14.39. amaldagi qonun hujjatlari talablariga muvofiq Bank mol-mulkining bozor qiymatini belgilashni tashkil etish;	9.14.39. organization of establishing the market value of the Bank's property in accordance with the requirements of applicable law;

9.14.40. o'z vakolatlari doirasida bankning zaxira va boshqa mablag'laridan foydalanish;	9.14.40. use of reserve and other funds of the Bank within the limits of their authority;
9.14.41. qonun hujjatlarida belgilangan tartibda Bankning tijorat va notijorat tashkilotlardagi ishtiroki bilan bog'liq bitimlar tuzish;	9.14.41. conclusion of transactions related to the participation of the Bank in commercial and non-commercial organizations in the order established by the legislation;
9.14.42. korporativ obligatsiyalarni (yoki boshqa qarz qimmatli qog'ozlarini), shu jumladan aksiyalarga ayirboshlanadigan, hosilaviy qimmatli qog'ozlarni chiqarish va Bankning korporativ obligatsiyalarini sotib olish, shuningdek, aksiyalarga almashtirish mumkin bo'lgan yoki ularga ayirboshlanadigan vositalarni sotib olish uchun opsiyalar yoki kafolatlarni chiqarish to'g'risida qarorlar qabul qilish;	9.14.42. making decisions on the issue of corporate bonds (or other debt securities), including convertible into shares, the issue of derivative securities and the redemption of corporate bonds of the Bank, as well as issuance of options or warrants to acquire shares or instruments convertible into, or exercisable or exchangeable for shares;
9.15. Bank Kuzatuv Kengashining mutlaq vakolatiga taalluqli masalalar Bank Boshqaruviga hal etilishi uchun topshirilishi mumkin emas.	9.15. 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.
9.16. Mazkur Ustavning 9.1-bandi qoidalariga zid bo'lmagan tarzda, Bank Kuzatuv Kengashi 7 nafar a'zodan iborat. Bank Kuzatuv Kengashi a'zolari Aksiyadorlarning Umumiy Yig'ilishi 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.	9.16. Without prejudice to clause 9.1. of the Charter, the Supervisory Board consists of 7 members. Members of the Supervisory Board of the Bank shall be elected by the General Meeting of Shareholders for the period of three (3) year 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.
9.17. Bank Kuzatuv Kengashi a'zolari Bankda mehnat shartnomasi bo'yicha ishlayotgan shaxslar bo'lmasligi kerak.	9.17. Members of the Supervisory Board shall not be persons working under employment contract at the Bank.
9.18. Ayni shu Bankda mehnat shartnomasi (kontrakt) bo'yicha ishlayotgan shaxslar jamiyatning 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'zoligi mustasno.	9.18. 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.



<p>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.</p>	<p>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.</p>
<p>9.19. 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, Aksiyadorlarning Umumiy yig'ilishida raislik qiladi. Bank Kuzatuv Kengashi raisi qatnashmayotgan hollarda uning funksiyalarini Bank Kuzatuv Kengashi a'zolaridan biri amalga oshiradi.</p>	<p>9.19. 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, preside at the General Meeting of Shareholders. 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.</p>
<p>Aksiyadorlarning Yillik Umumiy Yig'ilishi 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.</p>	<p>Annual General Meeting of Shareholders 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.</p>
<p>9.20. 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.</p>	<p>9.20. 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.</p>
<p>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 yig'ilishdan kamida 7 (yetti) kalendar kun oldin yetkazilishi kerak.</p>	<p>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 Board, at least 7 (seven) calendar days in advance of such meeting, unless otherwise agreed in writing by such Member of the Supervisory Board.</p>
<p>Kuzatuv Kengashi majlisida muhokama qilish uchun taklif etilgan masalalarni aks ettiruvchi kun tartibi va materiallar zarur</p>	<p>An agenda setting out in detail the items of business proposed to be discussed at a physical meeting of the</p>

<p>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.</p>	<p>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.</p>
<p>9.21. Bank Kuzatuv Kengashi har chorakda kamida bir marta chaqiriladi. Boshqaruv 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'rta 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.</p>	<p>9.21. Supervisory Board of the Bank shall be called not less than once a quarter. Meetings of the Executive 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.</p>
<p>Bank Kuzatuv Kengashi qarorlari sirdan ovoz berish (so'rov yo'li bilan) Bank Kuzatuv Kengashining barcha a'zolari tomonidan bir ovozdan qabul qilinishi mumkin.</p>	<p>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.</p>
<p>Bank Kuzatuv Kengashini o'tkazish uchun quorum Kuzatuv Kengashga saylangan a'zolar sonining kamida 75 (yetmish besh) foizini tashkil qilishi kerak.</p>	<p>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.</p>
<p>Belgilangan tartibda chaqirilgan Kuzatuv Kengashi majlisida belgilangan quorum bo'lmasa, majlis ayni vaqtda va ayni o'sha joyda 10 (o'n) kundan kechiktirmasdan, lekin belgilangan vaqtdan 21 (yigirma bir) kundan kechiktirilmagan muddatga o'tkaziladi. Mazkur holatlarni Bank Kuzatuv Kengashi raisi belgilab ko'rsatishi nazarda tutiladi. Ushbu bandda belgilangan quorum talablari Kuzatuv</p>	<p>In the absence of a valid quorum at a meeting of the Supervisory Board, duly convened, the meeting shall be 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</p>

Kengashining kechiktirilgan majlisida ham qo'llaniladi.	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, Bank Kengashining yangi tarkibini saylash uchun Bank aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqiradi. Bank Kuzatuv Kengashining qolgan a'zolari faqat aksiyadorlarning navbatdan tashqari umumiy yig'ilishini chaqirish to'g'risida qaror qabul qilish huquqiga egadirlar.	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 Bank shall call extraordinary General Meeting of Shareholders for election of 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 such extraordinary General Meeting of Shareholders.
<p>9.22. Bank Kuzatuv Kengashining vakolatiga kiradigan masalalar bo'yicha qarorlari hozir bo'lganlarning oddiy ko'pchilik ovozi bilan qabul qilinadi, quyidagilar bundan mustasno:</p> <ul style="list-style-type: none"> <li>• 9.14.21, 9.14.22, 9.14.37, 9.14.38., 9.14.39. hamda 9.14.44-bandlar Kuzatuv kengashi a'zolari tomonidan bir ovozdan qabul qilinadi;</li> </ul>	<p>9.22. Decisions of the Supervisory Board of the Bank on matters of its competence shall be made by a simple majority of the votes of present members save for:</p> <ul style="list-style-type: none"> <li>• Clauses 9.14.21, 9.14.22, 9.14.37., 9.14.38., 9.14.39. and 9.14.44 which shall be resolved by the members of the Supervisory Board unanimously.</li> </ul>
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.
<p>9.23. 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 rejaları 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 Aksiyadorlarning Umumiy Yig'ilishi tomonidan belgilanadi. Kuzatuv Kengash a'zolari o'rtasida funksiyalarni taqsimlash Kuzatuv Kengashining har bir a'zosi uchun alohida Kuzatuv Kengash raisi tomonidan amalga oshiriladi.</p>	<p>9.23. 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 General Meeting of Shareholders. Allocation of duties among the members of the Supervisory Board shall be undertaken by the Chairman of the Supervisory</p>

	Board specifically for each member of the Supervisory Board.
<p>9.24. Kuzatuv Kengashining har bir a'zosi quyidagi majburiyatlarga ega:</p> <ul style="list-style-type: none"> <li>• har qanday hozirda mavjud yoki bo'lishi mumkin bo'lgan manfaatlar to'qnashuvini zudlik bilan oshkor qilish; hamda</li> <li>• 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.</li> </ul> <p>Yuqorida aytilganlarga qaramasdan, Kuzatuv Kengashi a'zosining muayyan aksiyador tomonidan ko'rsatilganligi yoki tayinlanganligi o'z-o'zidan manfaatlar to'qnashuvini keltirib chiqarmaydi.</p>	<p>9.24. Each member of the Supervisory Board shall be obliged:</p> <ul style="list-style-type: none"> <li>• to promptly disclose any actual or potential conflict of interest; and</li> <li>• 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.</li> </ul> <p>Notwithstanding the above, the fact that a member of the Supervisory Board has been nominated or appointed by a particular shareholder will not in and of itself create a conflict of interest</p>
<p>9.25. Bank Kuzatuv Kengashi a'zosi, bankning boshqa har qanday affillangan shaxsi kabi, bank Kuzatuv Kengashi yoki Aksiyadorlarning Umumiy Yig'ilishi qaror qabul qilganda bank Kuzatuv Kengashining ushbu a'zosi yoki boshqa affillangan shaxs manfaatdor bo'lgan bitim yuzasidan muhokamalarda qatnashish huquqiga va ovoz berish huquqiga ega emas.</p>	<p>9.25. The member of the Supervisory Board of the Bank as well as any other affiliated person of the Bank shall have no right to participate in the discussion and shall have no vote in the decision-making process of the Supervisory Board of the Bank or the General Meeting of Shareholders concerning the transaction where such a member of the Supervisory Board or any other affiliated person of the Bank has any interest.</p>
<p>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.</p>	<p>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.</p>
<p>9.26. Bank Kuzatuv Kengashi a'zolari o'z xohishiga ko'ra Bank Kuzatuv Kengashini oldindan xabardor qilgan holda Bank Kuzatuv Kengashi tarkibidan chiqishi mumkin. Aksiyadorlar istalgan vaqtda Kuzatuv Kengashning istalgan a'zosini lavozimidan ozod etishni talab qilishlari mumkin va Bank Kuzatuv Kengashining lavozimidan ozod etilgan a'zosi o'rniga</p>	<p>9.26. 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 shareholders 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</p>

<p>boshqa shaxsni tayinlash huquqiga ega. Bank Kuzatuv Kengashi a'zosi iste'foga chiqqan, nafaqaga chiqqan yoki ta'tilga chiqqan taqdirda, aksiyadorlar mazkur Ustavning 9.15-bandiga muvofiq Bank Kengashining ushbu a'zosi o'rniga boshqa shaxsni tayinlash huquqiga ega.</p>	<p>instead if the member dismissed. In the event of resignation, retirement or vacation of office of a member of the Supervisory Board, the Shareholders shall be entitled, subject to Clause 9.15 of the present Charter, to nominate another person replacing such a member.</p>
<p>9.27. Bank boshqaruvi bankni boshqarishning ijro etuvchi organi bo'lib, u bankning kuzatuv kengashi tomonidan tasdiqlangan faoliyat strategiyasi va uni boshqarish tizimiga muvofiq bankning faoliyatiga operativ boshqaruvni amalga oshiradi hamda bankning faoliyati uchun javobgarlikni to'liq zimmasiga oladi. Bank Boshqaruvi bank Aksiyadorlarining Umumiy Yig'ilishiga va Kuzatuv Kengashiga hisobdordir.</p>	<p>9.27. The Executive Board, as the executive management body of the bank, 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.</p>
<p>Bank Boshqaruvi kamida to'rt (4) a'zodan iborat bo'ladi. Boshqaruv Raisi Aksiyadorlar Umumiy Yig'ilishining qarori asosida tayinlanadi. Boshqaruv a'zolari bank Boshqaruv Raisining taqdimnomasiga ko'ra Bank Kuzatuv Kengashi tomonidan tasdiqlanadi.</p>	<p>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 decision of General Meeting of Shareholders. 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.</p>
<p>9.28. Bank Boshqaruvining majlislari zaruratga qarab, lekin oyiga kamida bir marta o'tkaziladi.</p>	<p>9.28. Meetings of the Executive Board of the Bank shall be held, when necessary, but not less than once in a month.</p>
<p>Bank Boshqaruvi yig'ilishlarini ko'rib chiqilayotgan masalalar mavzusidan kelib chiqib, Bank Boshqaruv raisi yoki uning o'rinbosarlaridan biri olib boradi.</p>	<p>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.</p>
<p>9.29. Bank Boshqaruvi quyidagi vakolatlar va vazifalarga ega bo'ladi:</p>	<p>9.29. The Executive Board of the Bank shall:</p>
<ul style="list-style-type: none"> <li>• Bankning joriy faoliyatini tashkil etadi va boshqaradi, Aksiyadorlar Umumiy Yig'ilishi va Bank Kuzatuv Kengashi qarorlarining bajarilishini ta'minlaydi;</li> </ul>	<ul style="list-style-type: none"> <li>• organize and execute management of current activities of the Bank, ensure fulfilment of decisions of the General Meeting of Shareholders and the Supervisory Board of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• Ustavga muvofiq Aksiyadorlarning Umumiy Yig'ilishi yoki bank Kuzatuv Kengashi tomonidan ko'rib chiqilishi lozim bo'lgan masalalarni dastlabki tarzda ko'rib chiqadi hamda ushbu masalalar yuzasidan tegishli</li> </ul>	<ul style="list-style-type: none"> <li>• consider in advance the issues which in accordance with the Charter are subject to be considered by the General Meeting of Shareholders or the Supervisory Board of the Bank, and prepare appropriate</li> </ul>

materiallar, takliflar va qarorlar loyihalarini tayyorlaydi;	materials, suggestions, and draft of decisions concerning these issues;
<ul style="list-style-type: none"> <li>• bankning tarkibiy bo'linmalari, uning filiallari va vakolatxonalari faoliyatini tashkil etadi;</li> </ul>	<ul style="list-style-type: none"> <li>• organize functioning of structural divisions of the Bank, its branches and representative offices;</li> </ul>
<ul style="list-style-type: none"> <li>• mini-banklar va mijozlarga xizmat ko'rsatish shaxobchalarini ochish to'g'risida va boshqa zarur qarorlar qabul qiladi;</li> </ul>	<ul style="list-style-type: none"> <li>• decide on opening mini-branches and points of sales and makes associated decisions;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• 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 Aksiyadorlar Umumiy Yig'ilishi va Bank Kuzatuv Kengashining vakolatlariga taalluq ichki hujjatlar bundan mustasno;</li> </ul>	<ul style="list-style-type: none"> <li>• 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 General Meeting of Shareholders and Supervisory Board of the Bank by the Charter of the Bank and legislation of the Republic of Uzbekistan;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank xodimlari tomonidan O'zbekiston Respublikasi qonunchiligiga rioya etilishi ustidan nazoratni amalga oshiradi;</li> </ul>	<ul style="list-style-type: none"> <li>• control the compliance by personnel of the Bank with the legislation of the Republic of Uzbekistan;</li> </ul>
<ul style="list-style-type: none"> <li>• bank operatsiyalarini yuritish, buxgalteriya hisobi, hisobot, ichki nazorat, banklararo shartnomalar tuzish va Bank faoliyatiga oid boshqa asosiy masalalarni hal qiladi;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z vakolatlari doirasida kadrlarni tanlash, o'qitish va ulardan foydalanish masalalarini hal qiladi;</li> </ul>	<ul style="list-style-type: none"> <li>• decide within its competence the issues of recruitment, preparation and the use of personnel;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank, hisob-kitob hujjatlari, yozishmalarini imzolashning, Bankning umumiy shartlari va majburiyatlarini bajarish tartibini belgilaydi;</li> </ul>	<ul style="list-style-type: none"> <li>• establish general terms and order on provision of obligations of the Bank, signing accounting- settlement documents and correspondence;</li> </ul>
<ul style="list-style-type: none"> <li>• 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 15 foizidan oshmaydigan bank mulkini sotib</li> </ul>	<ul style="list-style-type: none"> <li>• decide on the entry into transactions or matters related to the acquisition or disposal of the Bank's property with the value of up to 15% of net assets of the Bank according to the accounting data at the time of the decision on such a transaction in</li> </ul>

<p>olish va tasarruf etish to'g'risida qaror qabul qiladi;</p>	<p>accordance with the Bank's accounting books as of the date of such a decision;</p>
<ul style="list-style-type: none"> <li>• Boshqaruv qo'mitalarining vakolatlarini tasdiqlaydi;</li> </ul>	<ul style="list-style-type: none"> <li>• approves the terms of reference of committees of the Executive Board;</li> </ul>
<ul style="list-style-type: none"> <li>• Bankning kredit va boshqa siyosatlariga muvofiq kreditlar berish to'g'risida qarorlar qabul qiladi;</li> </ul>	<ul style="list-style-type: none"> <li>• make decisions for disbursement of the loans in accordance of the credit and other policies of the bank;</li> </ul>
<ul style="list-style-type: none"> <li>• 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 siyosatlari shartlariga muvofiq balansdan tashqari hisobvaraqaqalardan ssudalarni yakuniy hisobdan chiqarish bo'yicha takliflar tayyorlash;</li> </ul>	<ul style="list-style-type: none"> <li>• 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 according to the credit and other policies of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z vakolatlari doirasida bank faoliyatini optimallashtirish bo'yicha qo'mitalar tuzadi;</li> </ul>	<ul style="list-style-type: none"> <li>• establish committees within the framework of its authority for optimization of operations of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank joriy faoliyatining boshqa masalalarini ko'rib chiqadi va hal qiladi, Aksiyadorlar Umumiy Yig'ilishining vakolatiga yoki Bank Kuzatuv Kengashining vakolatiga kiritilgan masalalar bundan mustasno.</li> </ul>	<ul style="list-style-type: none"> <li>• consider and make decisions on other issues of current activity of the Bank except the issues designated to the competence of the General Meeting of Shareholders or Supervisory Board of the Bank.</li> </ul>
<p>9.30. 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.</p>	<p>9.30. 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.</p>
<p>9.31. Bank Boshqaruv raisi tanlov asosida Bank Kuzatuv Kengashi tomonidan tayinlanadi va Aksiyadorlarning Umumiy Yig'ilishi tomonidan tasdiqlanadi.</p>	<p>9.31. 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 General Meeting of Shareholders.</p>
<p>Boshqaruv raisi Bankning joriy faoliyatiga rahbarlik qiladi, Bank Kuzatuv Kengashining ruxsati bilan Kuzatuv Kengash ishida maslahat ovozi huquqi bilan ishtirok etadi, u Bankning</p>	<p>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</p>

mansabdor shaxsi bo'lishi hamda bank zimmasiga yuklatilgan vazifalarni amalga oshirishda shaxsiy javobgarlikni o'z bo'yniga oladi.	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.
9.32. Bank Boshqaruv Raisi quyidagi huquqlarga ega:	9.32. Chairman of the Bank is entitled to:
<ul style="list-style-type: none"> <li>• Bank nomidan ishonchnomasiz ish yuritish, boshqa tashkilotlar bilan munosabatlarda Bank manfaatlarini namoyon etish;</li> </ul>	<ul style="list-style-type: none"> <li>• act on behalf of the Bank without a power of attorney, represent interests of the Bank during relations with other organizations;</li> </ul>
<ul style="list-style-type: none"> <li>• O'zbekiston Respublikasi qonunchiligiga va berilgan vakolatlarga muvofiq bankning mol-mulki va mablag'larini tasarruf etish;</li> </ul>	<ul style="list-style-type: none"> <li>• dispose the property and funds of the Bank in accordance with the legislation of the Republic of Uzbekistan and provided authority;</li> </ul>
<ul style="list-style-type: none"> <li>• shartnomalar (bitimlar), shu jumladan mehnat shartnomalarini tuzish;</li> </ul>	<ul style="list-style-type: none"> <li>• conclude agreements (contracts), including employment contracts;</li> </ul>
<ul style="list-style-type: none"> <li>• ishonchnomalar berish;</li> </ul>	<ul style="list-style-type: none"> <li>• issue powers of attorney;</li> </ul>
<ul style="list-style-type: none"> <li>• barcha bo'ysunuvchi xodimlar uchun majburiy bo'lgan buyruqlar va ko'rsatmalar berish;</li> </ul>	<ul style="list-style-type: none"> <li>• issue orders and instructions obligatory for all subordinate employees;</li> </ul>
<ul style="list-style-type: none"> <li>• 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;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• o'z o'rinbosarlari va tarkibiy bo'linmalari rahbarlarining bank faoliyatining o'zlariga yuklangan sohalaridagi ishlarning holati uchun javobgarlik darajasini belgilaydi;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>
<ul style="list-style-type: none"> <li>• Boshqaruv Raisi bilan tuzilgan mehnat shartnomasida nazarda tutilgan boshqa masalalarni hal qiladi.</li> </ul>	<ul style="list-style-type: none"> <li>• decide on other issues specified in the employment contract concluded with the Chairman of the Executive Board.</li> </ul>
<p style="text-align: center;"><b>X. BANKNING BUXGALTERIYA HISOBI VA MOLIVAVIY HISOBOTLARI</b></p>	<p style="text-align: center;"><b>X. ACCOUNTING AND FINANCIAL STATEMENTS OF THE BANK</b></p>
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 Aksiyadorlarning Umumiy Yig'ilishi tomonidan tasdiqlanadi.	Financial statements of the Bank, including annual balance sheet and profit and loss statement shall be approved by the General Meeting of Shareholders.
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 aksiyadorlarni 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 Shareholders.
Bankning yillik hisoboti Aksiyadorlarning Yillik Umumiy Yig'ilishi o'tkaziladigan 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 General Meeting of Shareholders.
Bank Aksiyadorlarning Yillik Umumiy Yig'ilishi o'tkaziladigan 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 General Meeting of Shareholders 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:
<ul style="list-style-type: none"> <li>• buxgalteriya hisoblarida aktivlarning holati va harakati, mulkiy huquq va majburiyatlarining holati to'g'risida to'liq va ishonchli ma'lumotlarni shakllantirish;</li> </ul>	<ul style="list-style-type: none"> <li>• compilation of complete and reliable data reflecting the condition and flow of assets, state of ownership rights and obligations on accounts of financial reporting;</li> </ul>
<ul style="list-style-type: none"> <li>• samarali boshqaruv uchun buxgalteriya hisobi ma'lumotlarini umumlashtirish;</li> </ul>	<ul style="list-style-type: none"> <li>• summarizing of accounting data for effective management;</li> </ul>
<ul style="list-style-type: none"> <li>• moliyaviy, soliq va boshqa hisobotlarni tayyorlash.</li> </ul>	<ul style="list-style-type: none"> <li>• preparation of financial, tax and other statements.</li> </ul>

<p>Bankda buxgalteriya hisobi va moliyaviy hisobotlarning tashkil etilishi, holati va ishonchligi, shuningdek aksiyadorlar va ommaviy axborot vositalarida Bank faoliyati to'g'risidagi ma'lumotlar uchun javobgarlik amaldagi qonun hujjatlariga muvofiq Bank Boshqaruv zimmasida bo'ladi.</p>	<p>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 shareholders and mass media shall be borne by the Executive Board of the Bank in accordance with the current legislation.</p>
<p><b>XI. BANK FAOLIYATI USTIDAN NAZORAT</b></p>	<p><b>XI. CONTROL OVER ACTIVITIES OF THE BANK</b></p>
<p>11.1. Bankning joriy faoliyati hamda bank tomonidan amalga oshirilayotgan operatsiyalar hajmi va murakkabligiga nisbatan ichki nazorat tizimining muvofiqligi ustidan nazoratni Bank Kuzatuv Kengashi ta'minlaydi.</p>	<p>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 the Bank shall be ensured by the Supervisory Board of the Bank.</p>
<p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p>
<p>11.3. Moliyaviy-xo'jalik faoliyatni tekshirish va tasdiqlash uchun har yili Bank yoki uning aksiyadorlari bilan mulkiy manfaatlar bo'yicha bog'liq bo'lmagan mustaqil auditorlik tashkilotini jalb qiladi.</p>	<p>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 shareholders, to assess and assure financial and economic activities.</p>
<p>Auditning maqsadi quyidagilar bo'yicha auditorlarning xolisona fikrini olishdir:</p>	<p>The purpose of an audit inspection shall be the obtainment of objective opinion of auditors regarding:</p>
<ul style="list-style-type: none"> <li>• bank moliyaviy hisobotlarining ishonchligi hamda ularning buxgalteriya hisobining xalqaro standartlari va O'zbekiston Respublikasi Markaziy bankining normativ hujjatlariga muvofiqligi;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>

<ul style="list-style-type: none"> <li>• Ichki nazorat tizimini tashkil etish va ichki nazorat tartib-qoidalariga rioya qilish;</li> </ul>	<ul style="list-style-type: none"> <li>• establishment of internal control system and adherence to the procedures of internal control;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank tomonidan bank qonunchiligiga va O'zbekiston Respublikasi Markaziy bankining normativ hujjatlariga rioya etishi;</li> </ul>	<ul style="list-style-type: none"> <li>• compliance of the Bank with the banking legislation and normative acts of the Central Bank of the Republic of Uzbekistan;</li> </ul>
<ul style="list-style-type: none"> <li>• Bank tomonidan amalga oshirilayotgan operatsiyalar o'rtasidagi samaradorlik va aniqlik nisbati, uning moliyaviy faoliyati, buxgalteriya hisobining ma'muriy nazorat tizimi bilan mutanosibligini aniqlash;</li> </ul>	<ul style="list-style-type: none"> <li>• correlation of the effectiveness and accuracy of operations undertaken by the Bank, its financial activity and accounting with the system of administrative supervision;</li> </ul>
<ul style="list-style-type: none"> <li>• Bankning navbatdan tashqari auditi har qanday vaqtda ustav kapitalidagi umumiy ulushi 5 (besh) foiz va undan ortiq bo'lgan aksiyadorlarning so'roviga binoan, shuningdek qonun hujjatlarida nazarda tutilgan boshqa hollarda o'tkaziladi;</li> </ul>	<ul style="list-style-type: none"> <li>• Extraordinary audit inspection of the Bank shall be undertaken at any time upon the request of shareholders, the aggregate share of which in the share capital constitutes 5% (five percent) or more, as well as in other cases specified by the legislation;</li> </ul>
<ul style="list-style-type: none"> <li>• Auditni o'tkazish muddatlari, uning davom etish qoidalari uni o'tkazish to'g'risida qaror qabul qilgan organ tomonidan belgilanadi.</li> </ul>	<ul style="list-style-type: none"> <li>• Period of undertaking of an audit inspection, procedure of its work shall be specified by the body which decided on undertaking such an inspection.</li> </ul>
<p>11.4. Auditorlarga haq to'lovi miqdori Bank Kuzatuv Kengashining taqdimnomasiga ko'ra Aksiyadorlarning Umumiy Yig'ilishi tomonidan belgilanadi. Haq to'lovining maksimal qiymati Bank Aksiyadorlarining Umumiy Yig'ilishi tomonidan tasdiqlanadi.</p>	<p>11.4. The amount of remuneration to be paid to the auditors shall be determined by the General Meeting of Shareholders upon the recommendation of the Supervisory Board of the Bank. Maximum amount of remuneration is approved by the General Meeting of Shareholders.</p>
<p>11.5. Aksiyadorlar, shuningdek boshqaruv va nazorat organlari o'rtasida manfaatlar to'qnashuvining oldini olish maqsadida Bankning mansabdor shaxslari, xodimlari va uning aksiyadori (aksiyadorlari), boshqaruv va nazorat organlari, mansabdor shaxslar, Bank xodimlarining quyidagi majburiyatlari mavjud:</p>	<p>11.5. In order to prevent conflicts of interest between shareholders, as well as between management bodies and control bodies, officials, employees of the Bank and its shareholder (shareholders), management and control bodies, officials, employees of the Bank are also obliged:</p>
<ul style="list-style-type: none"> <li>• majoritar va minoritar aksiyadorlarning "Aksiyadorlik jamiyatlari va aksiyadorlarning huquqlarini himoya qilish to'g'risida"gi Qonuni, bankning nizomlari, Ustavi va ichki hujjatlarida mustahkamlangan huquqlariga rioya etishi;</li> </ul>	<ul style="list-style-type: none"> <li>• to respect rights of majority and minority shareholders indicated in the Law "On Joint-Stock companies and Protection of Shareholders' Rights", legal regulations and internal documents of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• qonun hujjatlariga muvofiq oshkor etilishi lozim bo'lgan ma'lumotlarning aksiyadorlarga o'z vaqtida yetkazilishini ta'minlash;</li> </ul>	<ul style="list-style-type: none"> <li>• to ensure timely communication to shareholders of information subject to disclosure in accordance with the law;</li> </ul>

<ul style="list-style-type: none"> <li>• nizo predmetiga aylanishi mumkin bo'lgan masalalar bo'yicha aksiyadorlarga to'liq ma'lumot berish;</li> </ul>	<ul style="list-style-type: none"> <li>• to provide shareholders with comprehensive information on issues that may be the subject of conflict;</li> </ul>
<ul style="list-style-type: none"> <li>• raqobatdosh bankning ulushlarini sotib olishda, shuningdek, bunday shaxslarning boshqaruv organlarida ishtirok etishda Bank boshqaruv organlari a'zolarining manfaati bo'lgan bitimlarni aniqlash;</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
11.6. Aksiyadorlar, bank boshqaruv organlari va aksiyadorlar o'rtasidagi nizolarni hal qilish uchun:	11.6. To resolve conflicts between shareholders, between the management bodies of the Bank and shareholders:
<ul style="list-style-type: none"> <li>• Kuzatuv Kengashining mustaqil a'zosi aksiyadorlar o'rtasidagi nizolarni hal etishda vositachi sifatida qatnashishi mumkin;</li> </ul>	<ul style="list-style-type: none"> <li>• an independent member of the Supervisory board may act as a mediator in resolving the conflict between shareholders;</li> </ul>
<ul style="list-style-type: none"> <li>• vakolatli shaxs yoki Bankning vakolatli organi aksiyadorlar o'rtasidagi muzokaralarda ishtirok etishi, aksiyadorlarga o'z ixtiyorida bo'lgan va ziddiyatga oid ma'lumotlar va hujjatlarni taqdim etishi, qonun hujjatlari, Ustav va ichki tartib qoidalarini tushuntirishi mumkin;</li> </ul>	<ul style="list-style-type: none"> <li>• an authorized person or an authorized body of the Bank may participate in negotiations between shareholders, provide shareholders with information and documents available to them and related to the conflict, explain the norms of legislation, the charter and internal regulatory documents;</li> </ul>
<ul style="list-style-type: none"> <li>• vakolatli organlar yoki vakolatli shaxslar aksiyadorlarga maslahat va tavsiyalar beradilar, nizolarni hal etish bo'yicha hujjatlar loyihalarini aksiyadorlar tomonidan imzolaniishi uchun Bank nomidan o'z vakolatlari doirasida tayyorlaydilar, nizoni hal qilish uchun hissa qo'shishi mumkin bo'lgan darajada aksiyadorlar oldida majburiyatlarni oladilar;</li> </ul>	<ul style="list-style-type: none"> <li>• authorized bodies or authorized persons give advice and recommendations to shareholders, prepare draft documents on conflict resolution for their signing by shareholders, on behalf of the Bank, within the limits of their competence, make obligations to shareholders to the extent that it can help resolve the conflict;</li> </ul>
<ul style="list-style-type: none"> <li>• Bankning boshqaruv organlari o'z vakolatlariga 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;</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> </ul>

<ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• 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 fulfilment shall be communicated.</li> </ul>
<b>XII. BANKNI QAYTA TASHKIL ETISH VA TUGATISH</b>	<b>XII. LIQUIDATION AND REORGANIZATION OF THE BANK</b>
12.1. Bankni qayta tashkil etish amaldagi qonun hujjatlariga muvofiq O'zbekiston Respublikasi Markaziy bankining ruxsati bilan Aksiyadorlar Umumiy Yig'ilishining qarori asosida amalga oshiriladi. Bankni qayta tashkil etish va tugatishning boshqa asoslari va tartibi amaldagi qonun hujjatlari bilan belgilanadi.	12.1. Reorganization of the Bank shall be undertaken based on the decision of the General Meeting of Shareholders upon the permission of the Central Bank of the Republic of Uzbekistan in accordance with the current legislation. Other grounds and order of reorganization and liquidation of the Bank shall be specified by the current legislation.
Bank qayta tashkil etish uchun O'zbekiston Respublikasi Markaziy bankidan ruxsat olgan taqdirda, 30 (o'ttiz) kun ichida o'zining barcha omonatchilari, mijozlari, muxbirlari, qarz oluvchilari va kreditorlarini bo'lajak o'zgarishlar to'g'risida to'g'ridan-to'g'ri xabardor qiladi va bu haqda tegishli tartibda respublika matbuotida e'lon qiladi.	In case of obtaining the permission of the Central Bank of the Republic of Uzbekistan for reorganization, the Bank within 30 (thirty) days shall inform all of its depositors, customers, correspondents, borrowers and creditors about upcoming changes by direct notification and publication of corresponding announcement in the republican press.
Bankni qayta tashkil etish qo'shilish, qo'shib olish, bo'lish, ajratish va qayta tuzish shakllarida amalga oshirilishi mumkin. Bankni qayta tashkil etish uning huquq va majburiyatlarini huquqiy vorisga o'tkazishga olib keladi.	The reorganization of the Bank may be undertaken in the form of merger, consolidation, division, separation and restructuring. The reorganization of the Bank shall result in the transfer of its rights and obligations to the legal successor.
12.2. Bank faoliyati quyidagi hollarda tugatiladi:	12.2. The Bank shall be liquidated in the following cases:
<ul style="list-style-type: none"> <li>• Aksiyadorlar Umumiy Yig'ilishining Bankni tugatish to'g'risidagi qaroriga asosan;</li> </ul>	<ul style="list-style-type: none"> <li>• decision of the General Meeting of Shareholders on liquidation of the Bank;</li> </ul>
<ul style="list-style-type: none"> <li>• litsenziyaning O'zbekiston Respublikasi Markaziy banki tomonidan bekor qilinishi.</li> </ul>	<ul style="list-style-type: none"> <li>• revocation of the license by the Central Bank of the Republic of Uzbekistan.</li> </ul>
12.3. Bankning tugatilishi uning faoliyatini huquq va majburiyatlarni boshqa	12.3. Liquidation of the Bank shall result in termination of the activities of the Bank

shaxslarga o'tkazmasdan tugatishga olib keladi.	without the transfer of rights and obligations in the form of succession to other persons.
12.4. Bank ixtiyoriy ravishda tugatilgan taqdirda, Bank Kuzatuv Kengashi Bankni tugatish va tugatuvchini tayinlash yoki tugatish komissiyasini tayinlash to'g'risidagi masalani aksiyadorlarning umumiy yig'ilishi hal qilishi uchun olib chiqadi..	12.4. In case of voluntary liquidation, the Supervisory Board of the Bank shall put into agenda of the General Meeting of Shareholders the issue on liquidation and appointment of the liquidator.
Bank ixtiyoriy ravishda tugatilayotgan taqdirda, Aksiyadorlarning Umumiy Yig'ilishi tugatish va tugatuvchini tayinlash to'g'risida qaror qabul qiladi.	In case of voluntary liquidation, the General Meeting of Shareholders shall decide on the liquidation and appointment of the liquidator.
12.5. Bankni ixtiyoriy tugatishga ruxsat olish uchun bank aksiyadorlar umumiy yig'ilishining mazkur qarori qabul qilinganidan keyin besh kundan kechiktirmay O'zbekiston Respublikasi Markaziy bankiga ixtiyoriy tugatishga ruxsat berish to'g'risidagi ariza bilan murojaat qilishi shart.	12.5. Based on the decision of the General Meeting of Shareholders the Bank must submit to the Central Bank of the Republic of Uzbekistan an application for the provision of permission for voluntary liquidation.
12.6. Bankni O'zbekiston Respublikasi Markaziy banking litsenziyani bekor qilish to'g'risidagi qarori bilan majburiy tugatish amaldagi qonun hujjatlarida nazarda tutilgan qoidalarga asoslanadi.	12.6. Forced liquidation of the Bank by the decision of the Central Bank of the Republic of Uzbekistan on revocation of license is based on provisions envisaged in the current legislation.
12.7. Bankni tugatish sudning hal qiluv qarori bilan amalga oshirilganda tugatuvchi O'zbekiston Respublikasining amaldagi qonunchiligida belgilangan tartibda tayinlanadi.	12.7. When liquidation of the Bank is undertaken upon the decision of the court, the liquidator shall be appointed in the order established by the current legislation of the Republic of Uzbekistan.
Tugatish jarayoni bilan bog'liq xarajatlar navbatsiz amalga oshiriladi.	Expenses related to the liquidation process shall be undertaken out of turn.
12.8. Tugatuvchi yuridik shaxslarni ro'yxatdan o'tkazish to'g'risidagi ma'lumotlar e'lon qilinadigan matbuotda, bankning tugatilganligi to'g'risidagi xabarni, kreditorlar tomonidan talablar bo'yicha ariza berish tartibi va muddatlarini e'lon qiladi. Kreditorlar tomonidan talablarni taqdim etish muddati Bankni tugatish to'g'risidagi xabar e'lon qilingan kundan boshlab ikki oydan kam bo'lishi mumkin emas.	12.8. The liquidator shall announce in the press, which publishes the data on the registration of legal entities, a notification on the liquidation of the Bank, the order and period for submission of claims by the creditors. The period for submission of claims shall not be less than two months from the date of the publication of a notification concerning the liquidation of the Bank.
12.9. Agar Bankni tugatish to'g'risida qaror qabul qilingan vaqtda kreditorlar oldida	12.9. In case if at the moment of deciding on the liquidation of the Bank there are no

<p>majburiyatlar bo'lmasa, Bankning mol-mulki ushbu Ustav va O'zbekiston Respublikasining amaldagi qonunchiligiga muvofiq aksiyadorlar o'rtasida taqsimlanadi.</p>	<p>obligations to creditors, the property of the Bank shall be allocated among shareholders in accordance with the present Charter and the current legislation of the Republic of Uzbekistan.</p>
<p>12.10. Tugatuvchi kreditorlarni aniqlash va debitorlik qarzlarni olish choralarini ko'radi, shuningdek, Bank tugatilganligi to'g'risida kreditorlarni yozma ravishda xabardor qiladi.</p>	<p>12.10. The liquidator shall undertake measures for identification of creditors and obtain accounts receivable, as well as notify in written form the creditors on the liquidation of the Bank.</p>
<p>Kreditorlar tomonidan talablarni taqdim etish muddati tugashidan oldin tugatuvchi oraliq tugatish balansini tuzadi, unda tugatilayotgan Bankning mol-mulking tarkibi, kreditorlar tomonidan qo'yilgan talablar, shuningdek, tugatish natijalari to'g'risidagi ma'lumotlar aks ettiriladi. Oraliq tugatish balansi Aksiyadorlarning Umumiy Yig'ilishi tomonidan tasdiqlanadi.</p>	<p>Upon termination of the period for submission of the claims by the creditors, the liquidator shall prepare interim liquidation balance sheet. This balance sheet shall contain information on the composition of the property of the Bank being liquidated, claims of creditors submitted, as well as results of their processing. Interim liquidation balance sheet shall be approved by the General Meeting of Shareholders.</p>
<p>12.11. Agar tugatilayotganda Bankning mavjud pul mablag'lari kreditorlarning talablarini qanoatlantirish uchun yetarli bo'lmasa, tugatuvchi Bankning mol-mulkini sud qarorlarini ijro etish uchun belgilangan tartibda kimoshdi savdosida sotishni amalga oshiradi.</p>	<p>12.11. If the monetary funds available to the Bank are not sufficient to satisfy the claims of the creditors, the liquidator shall sell other property of the Bank through a public sale in accordance with the procedure established for the enforcement of court decisions..</p>
<p>Bank kreditorlariga naqd pul to'lovlari tugatuvchi tomonidan qonun hujjatlarida belgilangan navbatdagi tartibda oraliq tugatish balansiga muvofiq, u tasdiqlangan kundan boshlab amalga oshiriladi.</p>	<p>Payment of monetary funds to the creditors of the Bank shall be executed by the liquidator in the order of priority established by the legislation in accordance with the interim liquidation balance starting from the date of its approval.</p>
<p>12.12. Jismoniy shaxs bo'lgan omonatchilar o'z omonatlarini tugatishdan tushgan mablag'lar hisobidan olishda ustuvorlikka ega.</p>	<p>12.12. Depositors who are individuals shall have a priority in obtaining their deposits on the basis of revenues generated from liquidation.</p>
<p>12.13. Tugatuvchi kreditorlar bilan hisob-kitoblarni amalga oshirgandan so'ng tugatish balansini va hisobotni tuzadi, ular Aksiyadorlarning Umumiy Yig'ilishi tomonidan tasdiqlanadi.</p>	<p>12.13. After execution of payments to creditors the liquidator shall prepare a liquidation balance sheet and report, which are approved by the General Meeting of Shareholders.</p>
<p>12.14. Kreditorlar talablari qanoatlantirilgandan keyin qolgan mol-mulk Bank aksiyadorlari o'rtasida quyidagi tartibda taqsimlanadi:</p>	<p>12.14. The property remaining after satisfaction of the claims of the creditors shall be allocated among the</p>

	shareholders of the Bank in the following order of priority:
<ul style="list-style-type: none"> <li>• birinchi navbatda, qonun hujjatlariga muvofiq sotib olinadigan aksiyalar bo'yicha to'lovlar amalga oshiriladi;</li> <li>• ikkinchi navbatda imtiyozli aksiyalar bo'yicha hisoblangan, biroq to'lanmagan dividendlarni va Bank Ustavida imtiyozli aksiyalar bo'yicha belgilangan tugatish qiymatini to'lash amalga oshiriladi;</li> </ul>	<ul style="list-style-type: none"> <li>• firstly, payments for shares that shall be purchased back in accordance with the legislation shall be made;</li> <li>• secondly, payments of accrued but unpaid dividends on preferred shares and the liquidation value on preferred shares as defined by the charter of the company;</li> </ul>
<ul style="list-style-type: none"> <li>• uchinchi navbatda, Bankning mol-mulkini oddiy aksiyalar egalari bo'lgan aksiyadorlar o'rtasida taqsimlash amalga oshiriladi.</li> </ul>	<ul style="list-style-type: none"> <li>• thirdly, distribution of property of Bank among shareholders - owners of common shares shall be carried out.</li> </ul>
Har bir bosqichning mulkini taqsimlash oldingi bosqichning mulki to'liq taqsimlangandan keyin amalga oshiriladi.	Allocation of property for each order of priority shall be undertaken after the full allocation of property for the previous order of priority.
12.15. Tugatishning barcha tartib-taomillari tugagandan so'ng, tugatuvchi qonun hujjatlarida belgilangan tartibda va muddatlarda Bankning qimmatli qog'ozlarini muomaladan chiqarish va Bankning qimmatli qog'ozlari chiqarilishini davlat ro'yxatidan o'tkazishni bekor qilish bo'yicha zarur choralarni ko'radi.	12.15. After completion of all liquidation procedures, the liquidator makes necessary arrangements for withdrawal of securities of the Bank from circulation and annulment of state registration of the issuance of securities of the Bank in the order and within the timeframe established by the legislation.
12.16. Bank O'zbekiston Respublikasi Markaziy bankidagi banklarning davlat ro'yxatidan chiqarilgan paytdan boshlab tugatilgan hisoblanadi.	12.16. 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.
<p>(imzo)</p> <p>(signature)</p> <p>Spartak Tetrashvili, Boshqaruv Raisi /</p> <p>Spartak Tetrashvili, Chairman of the Management Board</p>	

