



Biznesni
Rivojlantirish
Banki

KUZATUV KENGASHI YIG'ILISHINING MAJLIS BAYONIDAN KO'CHIRMA

Toshkent sh., A.Navoi ko'chasi, 18 A

№ 7

20 25 yil « 03 » « 18 »

Raislik
qiluvchi: B.Balvanera

Chaired by: B.Balvanera

Qatnashdilar: T.Xusanov, N.Xusanov,
Z.Ibraximjanova, S.Xodjayev,
R.Engin Akcakoca,
Mantas Shukyavichyus.
*I.Norqulov - xizmat safari
sababli qatnashish imkoni
bo'lmadi. Imzolashdan oldin
ma'lumotlar bilan tanishtiriladi.*

Participants: T.Khusanov, N.Khusanov,
Z.Ibrakhimjanova, S.Khodjayev,
R.Engin Akcakoca,
Mantas Sukevicius.
*I.Norkulov – unable to attend
due to business trip. Meeting
materials will be presented
before signing.*

Kvorum 100 foiz

Quorum 100 percent

KUN TARTIBI

1. Aksiyadorlar kutilmalari ijrosi to'g'risida hisobot.
2. Biznes reja hamda bank strategiyasida belgilangan ko'rsatkichlarning 2024-yil yakuni bo'yicha bajarilish hisoboti.
3. 2024-yil yakunida muammoli kreditlar (NPL) yuzasidan amalga oshirilgan ishlar.
4. Investitsiya hamda Aktiv va passivlarni boshqarish qo'mitalarining 2024-yil 4-chorak hisoboti.
5. Risk menejment departamentining 2024-yil 4-chorak hisoboti.
6. Ichki audit departamentining 2024-yil 4-chorak hisoboti.

1. Aksiyadorlar kutilmalari ijrosi to'g'risida hisobot

Kuzatuv kengashi a'zolari

AGENDA:

1. Report on the fulfillment of shareholder expectations.
2. Report on the implementation of indicators set in the business plan and bank strategy for the end of 2024.
3. Work carried out regarding non-performing loans (NPL) at the end of 2024.
4. Report of the Investment and Asset and Liability Management Committees for the 4th quarter of 2024.
5. Risk Management Department Report for Quarter 4, 2024.
6. Report of the Internal Audit Department for the 4th quarter of 2024.

1. Report on the fulfillment of shareholder expectations

The Supervisory Board members

Kun tartbidagi ushbu masala yuzasidan Boshqaruv raisi o'rinbosari v.b. O.Voxidov so'zga chiqib quyidagilarni ma'lum qildi:

Ma'lumki, O'zbekiston Respublikasi Bosh vaziri o'rinbosari, Iqtisodiyot va moliya vaziri J.A.Qo'chqorov nomidan 14.02.2025da 01/29-3-3232-sonli xat orqali bank Kuzatuv kengashiga bankni transformatsiya qilish, boshqarish va undagi korporativ boshqaruv tizimini takomillashtirish yuzasidan 2025-yil uchun Aksiyador kutilmalari taqdim etilgan.

Aksiyadorga bank strategiyasidagi vazifalarni bajarish doirasida 2024-yilda amalga oshirilgan ishlar hamda erishilgan natijalar yuzasidan hisobot berildi.

Murojaatda belgilangan barcha 8 ta yo'nalish bo'yicha 2025-yil davomida amalga oshiriladigan ustuvor vazifalar, asosiy yo'nalishlar hamda transformatsiya jarayonlari bo'yicha qilinadigan ishlar va maqsadlarni belgilab olindi.

Audit qo'mitasi raisi S.Xodjayev o'ziga tegishli yo'nalishda amalga oshirilgan ishlar haqida axborot berdi.

Kuzatuv kengashining chet ellik a'zolari tomonidan Korporativ boshqaruv ularning Aksiyadorlar kutilmalariga javoban yo'llagan xatidagi takliflarini o'z ichiga olishi lozimligi ta'kidlandi. Bank Boshqaruvi tarkibini shakllantirish tamoyillari har bir a'zoning funksional vazifalariga asoslanishi hamda Chakana, Korporativ, Kichik va o'rta biznes yo'nalishlari uchun mas'ul bo'lgan Boshqaruv a'zolarini shaffof tarzda tanlash jarayoni yo'lga qo'yilishi muhim ekanligi aytib o'tildi.

**Kun tartibidagi ushbu masala
ovozga qo'yildi:**

Tarafdorlar: Qarshilar: Betaraflar:

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

On this issue of the agenda, The Deputy Chairman of the Management Board, O. Vokhidov stated the following:

As is known, on February 14, 2025, a letter numbered 01/29-3-3232 was submitted to the Bank's Supervisory Board on behalf of J.A.Kuchkarov, Deputy Prime Minister of the Republic of Uzbekistan and Minister of Economy and Finance. This letter presented the Shareholder Expectations for 2025 regarding the bank's transformation, management, and improvement of its corporate governance system.

A report was presented to the shareholder on the work carried out and the results achieved in 2024 within the framework of fulfilling the tasks outlined in the bank's strategy.

Priority tasks, main directions, as well as work and goals for transformation processes to be implemented throughout 2025 have been defined for all 8 areas identified in the Expectations.

The Chairman of the Audit Committee, S. Khodzhaev, reported on the work carried out in his area.

The foreign members of the Supervisory Board emphasized that Corporate Governance should incorporate their proposals outlined in the letter sent in response to Shareholders' expectations. It was highlighted that the principles for forming the Management Board composition should be based on the functional responsibilities of each member. Furthermore, it was noted that establishing a transparent selection process for Management Board members responsible for Retail, Corporate, and Small and Medium Business sectors is crucial.

**Issue on the agenda has been
put to a vote:**

Agree: Disagree: Abstain:

8 5 1

QAROR QILADI:

1. Aksiyadorlar kutilmalarini bajarilishi bo'yicha bank Boshqaruvi raisi o'rinbosari v.b. O.Voxidovning axboroti ma'lumot uchun qabul qilinsin.

2. Bank Boshqaruvi har chorakda belgilangan vazifalar ijrosi yuzasidan Kuzatuv kengashiga hisobot berib borsin.

3. Ushbu qaror ijrosini nazorat qilish hamda ta'minlash vazifasi Kuzatuv kengashi kotibi zimmasiga yuklatilsin.

2. Biznes reja hamda bank strategiyasida belgilangan ko'rsatkichlarning 2024-yil yakuni bo'yicha bajarilish hisoboti

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Buxgalteriya hisobi va moliyaviy menejment departamenti direktori R.Taxirova bank biznes rejasining 2024-yil yakunlari bo'yicha bajarilishi yuzasidan axborot berdi.

O'z navbatida, biznes yo'nalishidagi tarkibiy tuzilma rahbarlari tomonidan hisobotning tegishli qismlari yuzasidan qo'shimcha axborot hamda izohlar berib o'tildi.

Mazkur biznes reja ko'rsatkichlari bevosita bankning 2024-2026-yillarga mo'ljallangan strategiyasiga bog'liq holda ishlab chiqilganini inobatga olgan holda, Strategiya bosh direktori B.Raxmatovning 2024-yilda bankni transformatsiya qilish va strategiyada belgilangan vazifalar ijrosi yuzasidan hisoboti tinglandi.

Bank biznes rejasi hamda strategiyasi bo'yicha Kuzatuv kengashi a'zolari tomonidan bir qator takliflar bildirildi. Xususan, xususiy sektordan depozitlar jalb qilishni kuchaytirish lozimligi qayd etildi. Hisobot berishda amaldagi ma'lumotlarning biznes reja hamda o'tgan yilgi natijalar bilan taqqoslama holda taqdim etilishi maqsadga muvofiq deb topildi. Shuningdek, bank strategiyasida 2025-yil uchun belgilangan asosiy

Taking into account the above, the Supervisory Board

DECIDES:

1. Information provided by the Deputy Chairman, O.Vokidov should be accepted for reference.

2. The Management Board shall report quarterly to the Supervisory Board on the implementation of the assigned tasks.

3. The responsibility for monitoring and ensuring the implementation of this decision shall be assigned to the Secretary of the Supervisory Board.

2. Report on the implementation of indicators set in the business plan and bank strategy for the end of 2024

The Supervisory Board members

Regarding this issue on the agenda, R. Takhirova, the Director of the Department of Accounting and Financial Management, reported on the implementation of the business plan for the end of 2024.

In turn, the heads of the structural divisions in business direction provided additional information and explanations regarding the relevant parts of the report.

Considering that the indicators of this business plan were developed in direct relation to the bank's strategy for 2024-2026, a report on the bank's transformation in 2024 and the implementation of the tasks defined in the Strategy was presented by the Chief Strategy Officer, B.Rakhmatov.

Members of the Supervisory Board put forward several proposals regarding the bank's business plan and strategy. Specifically, they emphasized the need to intensify efforts in attracting deposits from the private sector. It was deemed appropriate to present the current data in the report in comparison with both the

ko'rsatkichlarni qayta ko'rib chiqish, bunda bank aktivlarini ko'paytirish bilan birga ularning sifatini yaxshilash muhimligi ta'kidlandi.

**Kun tartibidagi ushbu masala
ovozga qo'yildi:**

Tarafdorlar: Qarshilar: Betaraflar:

8 — —

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Buxgalteriya hisobi va moliyaviy menejment departamenti direktori R.Taxirovaning biznes reja bajarilishi yuzasidan bergan axboroti hamda Strategiya bosh direktori B.Raxmatov tomonidan bank strategiyasida 2024-yil uchun belgilangan ko'rsatkichlarning ijrosi hamda transformatsiya jarayonlari yuzasidan amalga oshirilgan ishlar bo'yicha hisoboti ma'lumot uchun qabul qilinsin.

2. Bank Boshqaruvi (S.Annaklichev)ga:

bank faoliyatini ustuvor ravishda kichik biznes subyektlarining loyihalarini moliyalashtirish va ularga kompleks xizmatlar ko'rsatishga yo'naltirish;

muammoli aktivlar salmog'ini kamaytirish;

depozitlar bazasini ko'paytirish;

mijozlarga yangi bank xizmatlarini joriy etish orqali foizsiz daromadlar hajmini oshirish;

strategiyada belgilangan vazifalarning sifatli amalga oshirilishini ta'minlash vazifalari yuklatilsin.

3. Ushbu qaror ijrosini nazorat qilish Kuzatuv kengashi mustaqil a'zosi M.Shukyavichyus zimmasiga yuklatilsin.

3. 2024-yil yakunida muammoli kreditlar (NPL) yuzasidan amalga oshirilgan ishlar

Kuzatuv kengashi a'zolari

business plan and the previous year's results. Additionally, the importance of reviewing the key indicators set for 2025 in the bank's strategy was emphasized, the significance of not only increasing the bank's assets but also improving their quality was mentioned.

**Issue on the agenda has been
put to a vote:**

Agree: Disagree: Abstain:

8 — —

Taking into account the above, the Supervisory Board

DECIDES:

1. The information provided by the director of the Accounting and Financial Management Department, R.Takhirova, on the implementation of the business plan, as well as the report of the Chief Strategy Officer, B.Rakhmatov, on the implementation of the indicators defined in the bank's strategy for 2024 and the work carried out on the transformation processes should be accepted for reference.

2. To the Management Board (S.Annaklichev):

directing the bank's activities primarily towards financing projects of small businesses and providing them with comprehensive services;

reduction of the share of problem assets;

increase of the deposit base;

Increasing the volume of interest-free income by introducing new banking services to clients;

ensure the high-quality implementation of the tasks defined in the strategy.

3. Implementation of this task shall be entrusted to independent member of the Supervisory Board, M.Sukevicius.

Kun tartibidagi ushbu masala yuzasidan Kredit qarzдорliklari bilan ishlash departament direktori Sh.Masharipov hisobot berdi.

Kuzatuv kengashi a'zolari Risk menejment departamenti tomonidan berilgan hisobotda yuqori NPLs ko'rsatkichi qayd etilganiga izoh so'rab, mazkur hisobot natijalari o'zaro mutanosib va shaffof bo'lishi kerakligini ta'kidladilar. Shuningdek, yuqori NPLs ko'rsatkichlarini hisoblashda maxsus nazorat o'rnatilishi hamda yirik muammoli kreditlarni undirish rejasi ishlab chiqilishi yuzasidan bank Boshqaruviga tavsiyalar berildi.

**Kun tartibidagi ushbu masala
ovoza qo'yildi:**

Tarafdorlar: 8 **Qarshilar:** — **Betaraflar:** —

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Kredit qarzдорliklari bilan ishlash departamenti direktori Sh.Masharipovning mazkur masala yuzasidan bergan axboroti ma'lumot uchun qabul qilinsin.

2. Bank Boshqaruvi (B.Sharipov)ga: muammoli kreditlarning tegishli hisobvaraqlarda aks ettirilishini ta'minlash, ularni belgilangan tartibda undirish choralarini ko'rish; kredit qarzдорligi hisobiga bank balansiga olingan mol-mulklarni qisqa muddatlarda sotish choralarini ko'rish;

muammoli kreditlar salmog'ini keskin kamaytirish bo'yicha samarali ish tashkil qilish vazifalari yuklatilsin.

3. Ushbu qaror ijrosini nazorat qilish Boshqaruv raisi v.b. S.Annaklichev zimmasiga yuklatilsin.

3. Work carried out regarding non-performing loans (NPLs) at the end of 2024

The Supervisory Board members

Sh. Masharipov, Director of the Department for Working with Credit Debt, reported on this issue of the agenda.

Members of the Supervisory Board, seeking clarification on the high NPLs recorded in the report submitted by the Risk Management Department, emphasized that the results of this report should be mutually proportional and transparent. Also, recommendations were given to the Management Board regarding the establishment of special control over the calculation of high NPLs and the development of a plan for the recovery of top NPLs.

**Issue on the agenda has been
put to a vote:**

Agree: 8 **Disagree:** — **Abstain:** —

Taking into account the above, the Supervisory Board

DECIDES:

1. Information provided by the Director of the Department for Working with Credit Debt, Sh. Masharipov should be accepted for reference.

2. To the Management Board (B.Sharipov): ensuring the reflection of problem loans in the relevant accounts, taking measures for their collection in the prescribed manner; taking measures for the prompt sale of property received on the bank's balance sheet as part of the loan debt;

organization of effective work to drastically reduce the share of problem loans.

3. Control over the execution of this decision shall be entrusted to the CEO, S.Annaklichev.

4. Investitsiya hamda Aktiv va passivlarni boshqarish qo'mitalarining 2024-yil 4-chorak hisoboti

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Aktiv va passivlarni boshqarish boshqarmasi boshlig'i N.Tashmatova hisobot berdi.

Hisobot yakunida Kuzatuv kengashi tomonidan berilgan savollarga javoblar taqdim etilgach, Kengash a'zolari tomonidan tegishli ko'rsatmalar va tavsiyalar berildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar: **Qarshilar:** **Betaraflar:**

8 — —

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Aktiv va passivlarni boshqarish boshqarmasi boshlig'i N.Tashmatovanning mazkur masala yuzasidan bergan hisoboti axborot uchun qabul qilinsin.

2. Aktiv va passivlarni boshqarish va Investitsiya qo'mitalari zimmasiga:

aholi va xususiy korxonalarining bo'sh pul mablag'larini depozitlarga jalb etish orqali ularning hajmini oshirish;

mablag'larni daromadlilik darajasi yuqori bo'lgan aktivlarga mutanosib ravishda joylashtirish orqali aktivlarning rentabelligini oshirib borish vazifalari yuklatilsin.

3. Ushbu qaror ijrosini nazorat qilish Boshqaruv raisi o'rinbosari v.b. O.Voxidov zimmasiga yuklatilsin.

5. Risk menejment departamentining 2024-yil 4-chorak hisoboti

Kuzatuv kengashi a'zolari

4. Report of the Investment and Asset and Liability Management Committees for the 4th quarter of 2024

The Supervisory Board members

The Head of the Asset and Liabilities Management Subdivision, N. Tashmatova, reported on this issue of the agenda.

At the end of the report, after providing answers to the questions raised by the Supervisory Board, the members of the Supervisory Board gave appropriate instructions and recommendations.

Issue on the agenda has been put to a vote:

Agree: **Disagree:** **Abstain:**

8 — —

Taking into account the above, the Supervisory Board

DECIDES:

1. Report presented by the Head of the Asset and Liabilities Management Subdivision, N. Tashmatova should be accepted for reference.

2. To the ALCO:

increase the share of private deposits of the bank attracted from population and private entities;

increase the profitability of assets by proportionally allocating funds to assets with a high level of return.

3. Control over the execution of this decision shall be entrusted to the Deputy Chairman, O. Vokhidov.

5. Risk Management Department Report for Quarter 4, 2024

The Supervisory Board members

Kun tartibidagi ushbu masala yuzasidan Risk bosh direktori D.Xakimov hisobot berdi.

Risklarni nazorat qilish qo'mitasi raisi R.Engin Akcakoca bank tomonidan ishlab chiqilayotgan har bir yangi mahsulot va xizmat amaliyotga joriy etilishidan oldin Risk menejment departamentining xulosasi olinishi kerakligini ta'kidlab o'tdi.

**Kun tartibidagi ushbu masala
ovozga qo'yildi:**

Tarafdorlar:	Qarshilar:	Betaraflar:
<u>8</u>	<u>—</u>	<u>—</u>

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Risk bosh direktorining kun tartibidagi mazkur masala yuzasidan bergan hisoboti ma'lumot uchun qabul qilinsin.

2. Bank Boshqaruvi (D.Xakimov)ga:

Muammoli kreditlar (NPL), hisobdan chiqarilgan aktivlar hamda balansga qaytarib olingan aktivlar ulushini faol ravishda kamaytirish choralari ko'rish;

NPL hajmining oshib ketishining oldini olish maqsadida, samarali undirish tizimi (soft collection) jarayonlarini tashkil etish va muddati o'tgan to'lovlarni kamaytirish bo'yicha monitoring tizimini kuchaytirish;

Front ofis rahbarlari va biznes menejrlari uchun kredit portfeli sifatini baholashga oid KPI metrikalarini ishlab chiqish va joriy etish masalasini ko'rib chiqish;

Eng yirik 20ta mijozlardagi muammoli kreditlar bo'yicha qayta tiklash bo'yicha harakat rejasini ishlab chiqish vazifalari yuklatilsin.

3. Ushbu qaror ijrosini nazorat qilish Kuzatuv kengashining mustaqil a'zosi R.Engin Akcakoca zimmasiga yuklatilsin.

On the issue of the agenda, information was presented by the CRO, D. Khakimov.

The Chairman of the Risk Control Committee, R.Engin, emphasized that before the implementation of any new products and services developed by the bank, a conclusion from the Risk Management Department must be obtained.

**Issue on the agenda has been
put to a vote:**

Agree:	Disagree:	Abstain:
<u>8</u>	<u>—</u>	<u>—</u>

Taking into account the above, the Supervisory Board

DECIDES:

1. The information provided by the CRO should be accepted for reference.

2. To the Management Board (D. Khakimov):

take measures to actively reduce the share of non-performing loans (NPL), written-off assets, and assets returned to the balance sheet;

strengthen the monitoring system for organizing the processes of an effective collection system (soft collection) and reducing overdue payments in order to prevent an increase in the volume of NPLs;

consider the issue of developing and implementing KPI metrics for assessing the quality of the loan portfolio for front office managers and business managers;

development of an action plan for the recovery of problem loans for the Top 20 clients.

3. Control over the execution of this resolution shall be entrusted to the independent member of the Supervisory Board, R.Engin Akcakoca.

6. Ichki audit departamentining 2024-yil 4-chorak hisoboti

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Ichki audit departamenti direktori A.Qodirov so'zga chiqib, o'tkazilgan audit tekshiruvlari hamda amalga oshirilgan ishlar bo'yicha axborot berdi.

Audit qo'mitasi a'zosi Mantas Shukyavichyus tomonidan quyidagi fikrlar bildirildi: Agar Guliston BXO misolida aytadigan bo'lsak, oldingi auditorlik hisobotidan beri ko'p narsa yaxshilanmagani ta'kidlandi. Shuningdek, bank Boshqaruviga audit tekshiruvlari natijalarini amalga oshirish va filiallardagi audit tekshiruvlari natijasida topilgan kamchiliklarni kamaytirish bo'yicha KPI (asosiy samaradorlik ko'rsatkichlari)ni joriy etish tavsiya etildi. Bu ko'rsatkichlar nafaqat filial xodimlariga, balki filiallarni nazorat qilish uchun mas'ul bo'lgan Bosh bank xodimlariga ham qo'llanilishi lozimligi ta'kidlandi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar: Qarshilar: Betaraflar:

8 - -

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Ichki audit departamenti direktori A.Qodirovning kun tartibidagi mazkur masala yuzasidan bergan hisoboti ma'lumot uchun qabul qilinsin.

2. Bank Boshqaruvi (J.Yusupov)ga:

Ichki audit tekshiruvlarida aniqlangan kamchiliklarni tizimli bartaraf etish, bu borada Bosh bank mas'ul departamentlari mas'uliyatini oshirish bo'yicha amaliy choralar ko'rish;

6. Report of the Internal Audit Department for the 4th quarter of 2024

The Supervisory Board members

On this issue on the agenda, the Director of the Internal Audit Department, A. Kodirov, reported on the conducted audits.

Mantas Sukevicius, a member of the Audit Committee, expressed the following opinion: If we take the example of Gulistan BSO, it was noted that much has not improved since the previous audit report. It is recommended to implement the audit recommendations and introduce KPI (key performance indicators) to reduce shortcomings identified as a result of audits in branches.

Issue on the agenda has been put to a vote:

Agree:

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Disagree:

-

Abstain:

-

Taking into account the above, the Supervisory Board

DECIDES:

1. The information provided by the Internal audit department should be accepted for reference.

2. To the Management Board (J.Yusupov): systematic elimination of shortcomings identified during internal audit inspections, taking practical measures to increase the responsibility of responsible structural units;

full calculation and collection of unpaid and uncollected interest and other commission income identified during the inspection;

control over the timely implementation by the banking sector of the developed measures to eliminate errors and shortcomings and prevent their recurrence.

tekshiruv vaqtida aniqlangan, hisoblanmagan va undirilmagan foizlar va boshqa vositachilik daromadlarini to'liq hisoblash va undirish;

xato va kamchiliklarni bartaraf etish hamda ularning takrorlanishini oldini olish bo'yicha ishlab chiqilgan chora-tadbirlarni bank tarmoqlari tomonidan o'z vaqtida ijro etilishini nazorat qilish vazifalari topshirilsin.

3. Ushbu qaror ijrosini nazorat qilish Audit Qo'mitasi raisi (S.Xodjayev) zimmasiga yuklatilsin.

3. Control over the execution of this resolution shall be entrusted to the Chiarmen of the Audit Committee, S.Khodjayev.

Kuzatuv kengashi kotibi



Sh.Makhammadov





№ 27

2024 yil «7» «oktabr»

Raislik qiluvchi:

I.Norqulov

Qatnashdilar:

T.Xusanov, N.Xusanov,
S.Xodjayev, R.Engin Akçakoca,
Mantas Shukyavichyus,
Bruno Balvanera

Taklif qilinganlar:

S.Annaklichev, Boshqaruv a'zolari,
tarkibiy tuzilma rahbarlari

Kvorum

100 foiz

KUN TARTIBI:

5. Kuzatuv kengashi qo'mitalari tarkibini tasdiqlash

Kuzatuv kengashi a'zolari

Kun tartibidagi mazkur masala yuzasidan Kuzatuv kengashi raisi I.Norqulov so'zga chiqib Kuzatuv kengashi qo'mitalarining ish faoliyatiga doir o'zining taklif va tavsiyalarini ma'lum qildi. Unga ko'ra, kun tartibidagi har bir masala Kuzatuv kengashi muhokamasiga kiritilshdan oldin tegishli qo'mitalar tomonidan o'rganib chiqilishi va tahlil qilinishi zarurligi ta'kidlandi. Qo'mita a'zolarining faolligi va ularning ish samaradorligi bo'yicha tavsiyalar berildi.

Kuzatuv kengashi qo'mitalarining tarkibi Kuzatuv kengashi a'zolari bilan o'zaro kelishilgan holda tegishli ilovaga muvofiq tasdiqlanishi belgilab olindi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:

7 ta ovoz

Qarshilar:

— ta ovoz

Betaraflar:

— ta ovoz

Yuqoridagilarni inobatga olib, bank Kuzatuv kengashi

QAROR QILADI:

1. Kuzatuv kengashi raisi tomonidan bildirilgan taklif va tavsiyalar ma'lumot uchun qabul qilinsin.
2. Kuzatuv kengashi qo'mitalari tarkibi 1-sonli ilovaga muvofiq tasdiqlansin.

3. Kuzatuv kengashi kotibi (Sh.Maxammadov)ga Kuzatuv kengashi qo'mitalari faoliyatini muvofiqlashtirish vazifasi yuklatilsin.

4. Mazkur qarorning ijrosini nazorat qilish vazifasi Kuzatuv kengashining mustaqil a'zosi Bruno Balvanera zimmasiga yuklatilsin.

Kuzatuv kengashi raisi

I.I. Norqulov

Kuzatuv kengashi kotibi



Sh. J. Maxammadov



Toshkent sh., A.Navoi ko'chasi, 18 A

№ 6

20 24 yil « 15 » « mart »

Raislik qiluvchi:

D.Kuchkarov

Qatnashdilar:

J.Abruyev, A.Turmuxamedov,
F.Tulyaganov, S.Xodjayev,
U.Oxunjonov, R.Engin Akçakoca,
Mantas Shukyavichyus,
Bruno Balvanera

Kvorum

100 foiz

KUN TARTIBI:

6. Komplayens nazorat departamenti tarkibidagi Identifikatsiya va tranzaksion nazorat boshqarmasining 2023-yilda amalga oshirgan ishlari to'g'risida

J.Yusupov, Kuzatuv kengashi a'zolari

2023-yil yakuni bo'yicha Komplayens nazorat departamenti tarkibidagi Identifikatsiya va tranzaksion nazorat boshqarmasining asosiy ko'rsatkichlari bo'yicha taqdimot qilingan.

Jumladan, jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish yo'nalishida 2023-yil davomida 73 329 ta shubxali, 6 471 ta gumonli jami 79 800 ta operatsiya haqida maxsus vakolatli davlat organiga xabar berilganligi, bank mijozlaridan 291 ta jismoniy shaxs, 86 ta yuridik shaxs jami 377 ta bank mijozlari va ularning operatsiyalari kuchaytirilgan monitoringdan o'tkazilganligi haqida ma'lumot berilgan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:

9 ta ovoz

Qarshilar:

— ta ovoz

Betaraflar:

— ta ovoz

Kuzatuv kengashi a'zolarining ovoz berish natijalariga muvofiq, Kuzatuv kengashi

QAROR QILADI:

1. Kun tartibidagi masala yuzasidan Komplayens nazorat departamenti direktori J.Yusupovning axboroti ma'lumot uchun qabul qilinsin.

2. Komplayens nazorat departamenti tarkibidagi Identifikatsiya va tranzaksion nazorat boshqarmasining 2023-yildagi faoliyati "qoniqarli" deb topilsin.

3. Komplayens nazorat departamenti (J.Yusupov) zimmasiga:

- qonun hujjatlari, ichki nazorat qoidalariga muvofiq mijozlarni lozim darajada tekshirish, mijozlarning haqiqiy egasini aniqlash va o'rganish, shuningdek operatsiyani amalga oshirishda foydalaniladigan pul mablag'lari yoki boshqa mol-mulklarning manbasini aniqlash bo'yicha chora-tadbirlar ko'rish;

- belgilangan mezonlar asosida gumonli va shubhali operatsiyalarni aniqlab, maxsus vakolatli davlat organiga belgilangan tartibda taqdim etish;

- bankda jinoiy faoliyatdan olingan daromadlarni legallashtirishga va terrorizmni moliyalashtirishga qarshi kurashish bilan bog'liq ma'lumotlarning mahfiyligi ta'minlab borish vazifalari yuklatilsin.

4. Ushbu qaror ijrosini nazorat qilish Kuzatuv kengashi a'zosi A.Turmuxamedov zimmasiga yuklatilsin.

Kuzatuv kengashi raisi

D.A. Kuchkarov

Kuzatuv kengashi kotibi



Sh.J. Maxammadov