Biznesni
Rivojlantirish
Banki

KUZATUV KENGASHI YIG'ILISHINING MAJLIS BAYONIDAN KO'CHIRMA

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

№ 7

2025 yil «03» «18»

Raislik qiluvchi: 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.*

Kvorum 100 foiz

Chaired by: B.Balvanera

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.*

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.

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. Aksiyadorlar kutilmalari ijrosi to'g'risida hisobot

Kuzatuv kengashi a'zolari

1. Report on the fulfillment of shareholder expectations

The Supervisory Board members

Kun tartibidagi 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:
8	–	–

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	–	–

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 independet member of the Supervisory Board, M.Sukevicius.

Kun tartibidagi ushbu masala yuzasidan Kredit qarzdorliklari 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 ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Kredit qarzdorliklari 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 qarzdorligi 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:	Disagree:	Abstain:
8	–	–

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.Tashmatovaning mazkur masala yuzasidan bergan hisoboti axborot uchun qabul qilinsin.

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

aholi va xususiy korxonalarning 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:
8	–	–

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 choralarini 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 menejerlari 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:
8	–	–

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:	Disagree:	Abstain:
8	-	-

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 Chiarman of the Audit Committee, S.Khodjayev.

Kuzatuv kengashi kotibi Sh.Makhammadov

"Biznesni rivojlantirish banki" ATB
ASLIGA TO'G'RI

Biznesni
Rivojlantirish
Banki

KUZATUV KENGASHI YIG'ILISHINING
MAJLIS BAYONIDAN KO'CHIRMA

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

№ 27 20 24 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:	**Qarshilar:**	**Betaraflar:**
7 **ta ovoz**	– **ta ovoz**	– **ta ovoz**

Yuqoridagilarni inobatga olib, bank Kuzatuv kengashi

QAROR QILADI:

1. Kuzatuv kengashi raisi tomonidan bildirilgan taklif va tavisiyalar 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

"Biznesni rivojlantirish banki" ATB
ASLIGA TO‘G‘RI

Kuzatuv kengashi kotibi Sh.J. Maxammadov

Biznesni Rivojlantirish Banki

KUZATUV KENGASHI YIG'ILISHINING MAJLIS BAYONIDAN KO'CHIRMA

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:	**Qarshilar:**	**Betaraflar:**
9 **ta ovoz**	– **ta ovoz**	– **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

"Biznesni rivojlantirish banki" ATB
ASLIGA TO'G'RI

Kuzatuv kengashi kotibi Sh.J. Maxammadov

№ 14

2025 yil «16» «aprel»

Raislik qiluvchi: M.Shukyavichyus

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

Kvorum 100 foiz

KUN TARTIBI

1. Bankning 2025-yilga belgilangan tashabbuslari ijrosi va strategik ko'rsatkichlarning 2025-yil 1-chorak natijalari

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Bankni strategik rivojlantirish departamenti direktori O.Shukurova so'zga chiqib kun tartibidagi masala yuzasidan hisobot berdi. Xususan, "BI Navigator" tahliliy dasturi hamda amalga oshirilgan ishlar bo'yicha qilingan taqdimot Kuzatuv kengashi a'zolari tomonidan yuqori baholandi.

O'z navbatida, Kengash a'zolari tomonidan tegishli fikr-mulohazalar bildirildi. Xususan, Kuzatuv kengashi mustaqil a'zosi S.Xodjayev tomonidan "BI Navigator" dasturiga bevosita kirish imkoniyatini Kuzatuv kengashi a'zolariga taqdim qilish taklifi ma'lum qilindi.

Muhokama davomida, Bankning 2024-2026 yillarga mo'ljallangan rivojlanish strategiyasida 2025-2026 yillar uchun belgilangan

Chaired by: M.Sukevicius

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

Quorum 100 percent

AGENDA:

1. Implementation of the Bank's initiatives planned for 2025 and the results of strategic indicators for the first quarter of 2025

The Supervisory Board members

Regarding this issue on the agenda, O.Shukurova, the Director of the Bank's Strategic Development Department, provided a report accordingly. In particular, the analytical program "BI Navigator" and the presentation on the perfomance were appreciated by the members of the Supervisory Board.

In turn, relevant comments and feedback were expressed by the Supervisory Board members. S.Khodjaev, an independent member of the Supervisory Board, put forward a proposal to provide direct access to the "BI Navigator" program for the Supervisory Board members.

During the discussion, it was mutually agreed that the issue of reviewing the indicators outlined in the Bank's Development Strategy for 2024-2026 would be resolved based on the ko'rsatkichlarni qayta ko'rib chiqish masalasi, moliyaviy hisobotning xalqaro standartlari (MHXS) bo'yicha tayyorlanadigan tegishli hisobot natijalari asosida hal qilinishi yuzasidan o'zaro kelishib olindi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Bankni strategik rivojlantirish departamenti direktori (O.Shukurova)ning hisoboti ma'lumot uchun qabul qilinsin.

2. Bankni strategik rivojlantirish departamenti direktori (O.Shukurova)ga:

Bank strategiyasi ijrosi bo'yicha bajarilayotgan ishlar yuzasidan Kuzatuv kengashiga har chorakda hisobot berib borish;

zarur hollarda, Strategiyaga tegishli o'zgartirishlar kiritish yuzasidan takliflar kiritish vazifalari topshirilsin.

3. Ushbu qaror ijrosini nazorat qilish vazifasi Strategiya Bosh direktori B.Raxmatovga topshirilsin.

results of the corresponding reports prepared in accordance with International Financial Reporting Standards (IFRS).

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Information provided by the Director of the Bank's Strategic Development Department (O.Shukurova) should be accepted for reference.

2. To the Bank's Strategic Development Department (O.Shukurova):

submit quarterly reports to the Supervisory Board on the work carried out on the implementation of the Bank's strategy;

if necessary, submit proposals for making appropriate amendments to the Strategy.

3. Control over the implementation of this decision shall be entrusted to the Chief Strategy Officer, B.Rakhmatov.

Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova

Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Raislik qiluvchi: I.Norqulov

Qatnashdilar: T.Xusanov, N.Xusanov, Z.Ibraximjanova,S.Xodjayev, R.Engin Akcakoca, Mantas Shukyavichyus, Bruno Balvanera

Kvorum 100 foiz

KUN TARTIBI

1. Ichki me'yoriy hujjatlarni yangi tahrirda tasdiqlash to'g'risida.

Kuzatuv kengashi a'zolari

Bankda samarali operatsion foaliyatni yo'lga qo'yish maqsadida, banking ayrim tarkibiy tuzilmalari tomonidan o'z yo'nalishlaridagi amaldagi ichki me'yoriy hujjatlar yangi tahrirda ishlab chiqilib bank Boshqaruvi muhokamasiga kiritilgan.

O'z navbatida, mazkur hujjatlar bank Boshqruvi tomonidan ma'qullangan va tasdqilash uchun Kuzatuv kengashi muhokamasiga taqdim etilgan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Bankning quyidagi me'yoriy hujjatlari:

"Biznesni rivojlantirish banki" ATBda affillangan shaxslar to'g'risidagi ma'lumotlarni hisobga olish va oshkor qilish Tartibi" (yangi

Chaired by: I.Norkulov

Participants: T.Khusanov, N.Khusanov, Z.Ibrakhimjanova, S.Khodjayev, R.Engin Akcakoca, Mantas Sukevicius, Bruno Balvanera

Quorum 100 percent

AGENDA:

1. Approval of the internal regulatory documents in new edition.

The Supervisory Board members

In order to establish effective operational activities in the bank, certain structural units of the banking system have developed new versions of existing internal regulatory documents in their respective areas and submitted them for review to the Management Board.

In turn, these documents were approved by the bank's Management Board and presented to the Supervisory Board for approval.

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 following regulatory documents of the bank should be approved in accordance with the relevant attachments:

"Procedure for Recording and Disclosing

tahrirda);

"Biznesni rivojlantirish banki" ATBda qarzdorlik evaziga mol-mulklarni bank balansiga olish va sotish Tartibi" (yangi tahrirda);

"Biznesni rivojlantirish banki" ATBning Axborot siyosati to'g'risida Nizom" (yangi tahrirda);

"Biznesni rivojlantirish banki" ATBning Innovatsion faoliyatni qo'llab-quvvatlash jamg'armasi to'g'risida Nizom" (yangi tahrirda);

Bank Kuzatuv kengashining 2024-yil 27-martdagi 7-sonli qarori bilan tasdiqlangan "Biznesni rivojlantirish banki" aksiyadorlik tijorat bankining Korporativ boshqaruv xizmati to'g'risidagi Nizomga 2-sonli o'zgartirish va qo'shimchalar tegishli ilovalarga muvofiq tasdiqlansin.

Mazkur hujjatlar tasdiqlangan kundan boshlab quyidagilar:

Bank Kuzatuv kengashining 2022-yil 12-noyabrdagi 16-sonli qarori bilan tasdiqlangan ATB "Qishloq qurilish bank"ning affillangan shaxslari va bankka aloqador shaxslar bilan bitimlar tuzish tartibi to'g'risida Nizom" (ro'yxat raqami 416);

Bank Kuzatuv kengashining 2021-yil 16-avgustdagi 13-sonli qarori bilan tasdiqlangan "Qishloq qurilish bank" ATB Axborot siyosati to'g'risida nizom (ro'yxat raqami: 226);

Bank Kuzatuv kengashining 2020-yil 29-sentabrdagi 14-sonli qarori bilan tasdiqlangan ATB "Qishloq qurilish bank"ning Innovatsion faoliyatni qo'llab-quvvatlash jamg'armasi to'g'risidagi Nizom;

2022-yil 27-iyundagi 10-sonli qarori bilan ATB "Qishloq qurilish bank"ning Innovatsion faoliyatni qo'llab-quvvatlash jamg'armasi to'g'risidagi Nizomga 1-sonli o'zgartirish va qo'shimchalar o'z kuchini yo'qotgan deb topilsin.

2. Mazkur qaror ijrosini ta'minlash vazifasi Yuridik departamenti (A.Nazarov) zimmasiga yuklatilsin.

Information on Affiliated Persons in the JSCB "Business Development Bank" (new edition);

"Procedure for the Acquisition and Sale of Property to the Bank's Balance Sheet in Repayment of Debt in the JSCB "Business Development Bank" (new edition);

Regulation on the Information Policy of the JSCB "Business Development Bank" (new edition);

Regulation on the Fund for Supporting Innovative Activities of the JSCB "Business Development Bank" (new edition);

Amendments and Additions No.2 to the Regulation on the Corporate Governance Service of the JSCB "Business Development Bank" approved by decision No.7 of the Supervisory Board dated March 27, 2024.

From the date of approval of these documents, the following will be deemed void:

Regulation on the Procedure for Concluding Transactions with Affiliated Persons and Persons Related to the bank approved by decision No.16 of the Supervisory Board dated November 12, 2022 (registration number 416);

Regulation on the Information Policy of the JSCB "Qishloq Qurilish Bank" approved by decision No.13 of the Supervisory Board dated August 16, 2021 (registration number: 226);

Regulations on the Fund for Supporting Innovative Activities of the JSCB "Qishloq Qurilish Bank," approved by the Supervisory Board decision No.14 dated September 29, 2020;

Amendments and additions No.1 to the Regulation on the Fund for Supporting Innovative Activities of the JSCB "Qishloq Qurilish Bank" approved by the Supervisory Board decision No.10 dated June 27, 2022.

2. The responsibility for ensuring the implementation of this resolution shall be assigned to the Legal Department (A.Nazarov).

https://hujjat.brb.uz/?pin=yV75tF82&id=61e84051-4ba6-4d11-806a-7c83f1b9221f

Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Raislik qiluvchi: I.Norqulov

Qatnashdilar: T.Xusanov, N.Xusanov, Z.Ibraximjanova, S.Xodjayev, R.Engin Akcakoca, Mantas Shukyavichyus, Bruno Balvanera

Kvorum 100 foiz

Chaired by: I.Norkulov

Participants: T.Khusanov, N.Khusanov, Z.Ibrakhimjanova, S.Khodjayev, R.Engin Akcakoca, Mantas Sukevicius, Bruno Balvanera

Quorum 100 percent

KUN TARTIBI

1. Ichki me'yoriy hujjatlarni yangi tahrirda tasdiqlash.
2. Korporativ boshqaruv xizmati bosh mutaxassisining KPI xaritasi va lavozim maoshi koeffitsiyentlarini tasdiqlash.
3. Kuzatuv kengashi a'zolarining majlislarda ishtirok etish masalasini ko'rib chiqish.
4. Moliyaviy hisobotning xalqaro standartlari asosida tayyorlanadigan 2025-yil uchun yillik moliyaviy hisobot va 2025-yil 30-iyunda yakunlanadigan olti oy uchun oraliq ixcham moliyaviy hisobotni audit tekshiruvidan o'tkazish to'g'risida.

AGENDA:

1. Approval of the internal regulatory documents in new editions.
2. Approval of the KPI map and official salary coefficients of the chief specialist of the corporate governance service.
3. Consideration of the issue regarding Supervisory Board members' attendance at meetings.
4. Conducting an audit of the annual financial statements for 2025, prepared on the basis of international financial reporting standards, and the interim consolidated financial statements for the six months ending June 30, 2025.

1. Ichki me'yoriy hujjatlarni yangi tahrirda tasdiqlash

Kuzatuv kengashi a'zolari

O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligining tegishli XDFU xatiga asosan Kuzatuv kengashi a'zolariga (mustaqil a'zolardan tashqari) kengash a'zoligi uchun

1. Approval of the internal regulatory documents in new editions

The Supervisory Board members

Based on the relevant letter from the State Assets Management Agency of the Republic of Uzbekistan, the procedure for paying remuneration to members of the Supervisory mukofot to'lash tartibi bekor qilingan.

Shu sababli, "Biznesni rivojlantirish banki" ATB Kuzatuv kengashi a'zolariga mukofot va kompensatsiya mablag'larini to'lash tartibi to'g'risida Nizom yangi tahrirda ishlab chiqilgan.

Shuningdek, "Biznesni rivojlantirish banki" ATBning Budjet siyosati" yangi tahrirda ishlab chiqilib Kuzatuv kengashi muhokamasiga kiritilgan. Mazkur me'yoriy hujjatlar bank Boshqaruvi hamda Tayinlovlar va mehnatga haq to'lash qo'mitasining tegishli qarorlari bilan ma'qullangan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "Biznesni rivojlantirish banki" ATB Kuzatuv kengashi a'zolariga mukofot va kompensatsiya mablag'larini to'lash tartibi to'g'risida Nizom (yangi tahrir) tegishli ilovaga muvofiq ma'qullansin va tasdiqlash uchun Aksiyadorlar umumiy yig'ilishining kun tartibiga kiritilsin.

2. "Biznesni rivojlantirish banki" ATBning Budjet siyosati" tegilshi ilovaga muvofiq tasdiqlansin.

3. Kuzatuv kengashining 2021-yil 5-oktabrdagi 15-sonli qarori bilan tasdiqlangan "Budjet siyosati to'g'risidagi Nizom" (ro'yxat raqami: 233) o'z kuchini yo'qotgan deb hisoblansin.

4. Ushbu qaror ijrosini ta'minlash Boshqaruv raisi o'rinbosari v.b. O.Voxidov zimmasiga yuklatilsin.

2. Korporativ boshqaruv xizmati bosh mutaxassisining KPI xaritasi va lavozim maoshi koeffitsiyentlarini tasdiqlash

Kuzatuv kengashi a'zolari

Ma'lumki, "Biznesni rivojlantirish banki" ATBning Korporativ boshqaruv xizmati

Board (excluding independent members) for their board membership has been canceled.

Accordingly, a new version of the Regulation on the procedure for paying remuneration and compensation to members of the Supervisory Board of JSC "Business Development Bank" has been developed.

In the meantime, the "Budget Policy" of JSC "Business Development Bank" has been developed in a new edition and submitted for discussion to the Supervisory Board. These regulatory documents have been approved by the relevant decisions of the bank's Management Board and the Appointments and Remuneration Committee.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the Regulation on the Procedure for Payment of Bonuses and Compensation Funds to Members of the Supervisory Board of JSCB "Business Development Bank" (new edition) according to the relevant appendix and include it on the agenda of the Shareholders General Meeting for approval.

2. The "Budget Policy of JSC 'Business Development Bank'" is hereby approved in accordance with the relevant appendix.

3. "Regulations on Budget Policy," approved by the Resolution of the Supervisory Board dated October 5, 2021 No.15, (reg. No. 233), shall be deemed invalid.

4. The task of ensuring the implementation of this resolution shall be assigned to the Deputy Chairman, O. Vokhidov

2. Approval of the KPI card and position salary coefficients for the chief specialist of the Corporate Governance Service

to'g'risida"gi Nizomga asosan, Xizmat xodimlariga ish haqi (ustama haqi, mukofotlash KPI va boshqa to'lovlar) miqdori bank Kuzatuv kengashi tomonidan belgilanadi.

O'z navbatida, Korporativ boshqaruv xizmati bosh mutaxassisining KPI xaritasi va lavozim maoshi koeffitsiyenti ishlab chiqilgan. Mazkur masala Tayinlovlar va mehnatga haq to'lash qo'mitasida muhokama qilinib ma'qullangan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Korporativ boshqaruv xizmati bosh mutaxassisining KPI xaritasi va lavozim maoshi koeffitsiyentlari tegishli ilovalarga muvofiq tasdiqlansin va joriy yilning 1-may oyidan boshlab amalga oshirilsin.
2. Ushbu qaror ijrosini ta'minlash Boshqaruv raisi o'rinbosari v.b. O.Voxidov zimmasiga yuklatilsin.

3. Kuzatuv kengashi a'zolarining majlislarda ishtirok etish masalasini ko'rib chiqish

Kuzatuv kengashi a'zolari

Tayinlovlar va mehnatga haq to'lash qo'mitasi raisi Bruno Balvanera talabi asosida 2024 – 2025 yillar hisobot davri uchun Kuzatuv kengashining a'zolarining majlislarda qatnashish davomati ko'rib chiqilib, o'tkazilgan onlayn va yuzma-yuz uchrashuvlarning umumiy soni hamda har bir a'zoning qatnashgan yig'ilishlari soni alohida ta'kidlab o'tildi.

Kuzatuvlar shuni ko'rsatdiki, Kengash a'zolarining majlislardagi umumiy ishtiroki qoniqarli bo'lib, o'rtacha davomat 78 foizni tashkil etgan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar: Qarshilar: Betaraflar:

The Supervisory Board members

As stipulated in the Regulation "On the Corporate Governance Service of JSCB 'Business Development Bank'" the amount of remuneration (including bonuses, KPI-based rewards, and other payments) for the Service employees is determined by the bank's Supervisory Board.

In turn, a KPI map and a salary coefficient for the chief specialist of the Corporate Governance Service have been developed. This issue was discussed and approved by the Appointments and Remuneration Committee.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the KPI map and the salary coefficients of the chief specialist of the Corporate Governance Service according to the relevant appendices and implement them from May 1, 2025.
2. Implementation of this decision shall be entrusted to the Deputy Chairman O.Vokhidov.

3. Consideration of the issue regarding Supervisory Board members' attendance at the meetings

The Supervisory Board members

At the request of the Chairman of the Appointments and Remuneration Committee, Bruno Balvanera, the attendance of the Supervisory Board members at meetings for the reporting period of 2024-2025 was reviewed, and the total number of online and face-to-face meetings held, as well as the number of meetings attended by each member, were highlighted.

Analysis showed that the overall participation of the SB members in meetings

8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Kuzatuv kengashi a'zolarining ishtiroki to'g'risidagi axborot ma'lumot uchun qabul qilinsin.

4. Moliyaviy hisobotning xalqaro standartlari asosida tayyorlanadigan 2025-yil uchun yillik moliyaviy hisobot va 2025-yil 30-iyunda yakunlanadigan olti oy uchun oraliq ixcham moliyaviy hisobotni audit tekshiruvidan o'tkazish to'g'risida

Kuzatuv kengashi a'zolari

Ushbu masala yuzasidan Ichki audit departamenti direktori A.Qodirov quyidagilarni ma'lum qildi:

Auditor xizmatiga to'lanadigan haqning eng ko'p miqdorini aniqlash bo'yicha e'lon qilinadigan tanlovda katta to'rtlikka kiruvchi barcha auditorlik tashkilotlari ishtirokiga erishish, xizmat narxining keskin oshib ketishini oldini olish hamda auditorni tasdiqlash bo'yicha qaror qabul qilish uchun Aksiyadorlar umumiy yig'ilishiga taqdim etish maqsadida tanlash bo'yicha dastlabki narxni, QQSni hisobga olgan olib, to'rt milliard so'm miqdorida e'lon qilish maqsadga muvofiqligi ta'kidlandi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "Biznesni rivojlantirish banki" ATBni "2025-yil 31-dekabrda yakunlangan yillik konsolidatsiyalashgan moliyaviy hisoboti" va "2025-yil 30-iyunda yakunlangan olti oy uchun oraliq ixcham konsolidatsiyalashgan moliyaviy

was satisfactory, with an average attendance rate of 78 percent.

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 regarding the participation of Supervisory Board members shall be accepted for reference.

4. Conducting an audit of the annual financial statements for 2025, prepared on the basis of international financial reporting standards, and the interim consolidated financial statements for the six months ending June 30, 2025

The Supervisory Board members

Regarding this issue, the Director of the Internal Audit Department, A. Qodirov, stated the following:

In order to ensure the participation of all audit organizations in the "Big Four" in the announced competition to determine the maximum amount of payment for audit services, prevent a sharp increase in the cost of the service, and submit it to the General Meeting of Shareholders for a decision to approve the auditor, it was noted that it is advisable to announce the initial price for the selection in the amount of four billion soums, including VAT.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board hisoboti"ni tashqi auditdan o'tkazish bo'yicha ishlab chiqilgan texnik topshiriqlar ilovaga muvofiq tasdiqlansin.

2. Moliyaviy hisobotning xalqaro standartlari asosida tayyorlanadigan bankning "2025-yil 31-dekabrda yakunlangan yillik konsolidatsiyalashgan moliyaviy hisoboti" va "2025-yil 30-iyunda yakunlangan olti oy uchun oraliq ixcham konsolidatsiyalashgan moliyaviy hisoboti"ni tashqi auditdan o'tkazish uchun, katta to'rtlik audit tashkilotlarining hizmat xaqi bo'yicha birlamchi takliflaridan kelib chiqib, ularning barchasiga tanlovda ishtirok etish imkoniyatini ta'minlash maqsadida, qo'shilgan qiymat solig'i bilan birgalikda 4 000 000 000,0 (to'rt milliard) so'm mablag'ni boshlang'ich qiymat sifatida belgilashga hamda qonunchlikda belgilangan tartibda tanlov o'tkazish va tanlov g'olibini bankning auditori etib tasdiqlash yuzasidan ruxsatini olish masalasi bank aksiyadorlarining umumiy yig'ilishi kun tartibiga kiritilsin.

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

DECIDES:

1. Approve the developed technical specifications for conducting an external audit of JSCB "Business Development Bank" "Annual Consolidated Financial Statements, Completed on December 31, 2025" and "Interim Consolidated Consolidated Financial Statements for Six Months, Completed on June 30, 2025" accordingly.

2. The agenda for the general meeting of bank shareholders shall include the matter of obtaining permission to conduct an external audit of the bank's "Annual Consolidated Financial Statements for the year ending December 31, 2025" and "Interim Condensed Consolidated Financial Statements for the six months ending June 30, 2025," prepared in accordance with International Financial Reporting Standards. Based on the initial fee proposals from the Big Four audit firms, and to ensure the opportunity for all of them to participate in the tender, it is proposed to set an initial amount of 4,000,000,000.0 (four billion) soums, including value added tax, as the starting price. This also includes obtaining approval to conduct the tender process and confirm the winning bidder as the bank's auditor in accordance with the procedures established by law.

3. Control over the execution of this resolution shall be entrusted to the Chairman of the Audit Committee (S. Khodjaev)

https://hujjat.brb.uz/?pin=cT68cR12&id=0f545c35-383a-4f44-9f04-bcd8d630b96c

Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova

Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Biznesni
Rivojlantirish
Banki

Bank kuzatuv kengashi majlisi bayonnomasi

№24

2025 yil «7» «iyul»

Raislik qiluvchi: T.Xusanov (yuzma-yuz)

Qatnashdilar: I.Norqulov (sirtdan),
S.Xodjayev (yuzma-yuz),
R.Engin Akcakoca (yuzma-yuz),
M.Shukyavichyus (yuzma-yuz),
B.Balvanera (yuzma-yuz),
N.Xusanov (zoom orqali),
Z.Ibraximjanova (zoom orqali).

Kvorum 87.5 foiz

KUN TARTIBI

1. Bank boshqaruvining Biznes reja bajarilishi yuzasidan I va II chorak hisobotlari.
2. Bankdagi muammoli kreditlar (NPLs) holati yuzasidan hisobot.
3. Investitsiya hamda Aktiv va passivlarni boshqarish qo'mitasi hisoboti.
4. Risk menejment hisoboti.
5. Ichki audit hisoboti.
6. Komplayens nazorat departamenti hisoboti.
7. "Uzbekistan GTL" MCHJga 16.0 mln. AQSH dollari miqdorida kredit ajratish.
8. Korporativ boshqaruvni baholash: Asosiy xulosalar va tavsiyalar.

Chaired by: T.Khusanov (face-to-face)

Participants: I.Norkulov (circulation),
S.Khodjayev (face-to-face),
R.Engin Akcakoca (face-to-face),
M.Sukevicius (face-to-face),
B.Balvanera (face-to-face),
N.Khusanov (via zoom),
Z.Ibrakhimjanova (via zoom).

Quorum 87.5 percent

AGENDA:

1. Report of the Management Board on the implementation of the Business Plan as of Q1 and Q2, 2025.
2. Report on the status of non-performing loans (NPLs) in the bank.
3. ALCO report.
4. Risk management report.
5. Internal audit report.
6. Compliance control report.
7. Issuance of loan in the amount of 16.0 mln. USD to "Uzbekistan GTL" LLC.
8. Corporate Governance assessment: Key findings and recommendations.

1. Bank boshqaruvining Biznes reja bajarilishi yuzasidan I va II chorak hisobotlari

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan bosh buxgalter R.Taxirova, Korporativ biznes departamenti boshlig'i D.Nomozov va Chakana biznes departamenti boshlig'i U.Alimov bankning Biznes-rejasini amalga oshirish bo'yicha birgalikda hisobot taqdim etdilar. Taqdimotda belgilangan maqsadlarga erishishdagi asosiy yutuqlar, shuningdek, ko'rsatkichlar past bo'lgan sohalar ham ko'rsatib o'tildi.

O'z navbatida, Kuzatuv kengashi a'zolari tegishli fikr-mulohazalarini bildirdilar. Zumrat Ibraximjonova hisobotda aniqlangan past ko'rsatkichli sohalarni yaxshilash strategiyalari haqida so'radi. Bruno Balvanera esa biznes-reja bajarilmagan ko'rsatkichlar sabablarini yanada batafsil tahlil qilish zarurligini ta'kidladi.

Muhokama davomida, rahbariyat biznes-rejadan chetga chiqishlarni yanada chuqurroq tahlil qilishi, ayniqsa, muayyan yo'nalishlardagi past ko'rsatkichlar sabablariga e'tibor qaratishi va ularni bartaraf etish bo'yicha aniq choralar taklif qilishi to'g'risida o'zaro kelishuvga erishildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	**Qarshilar:**	**Betaraflar:**
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Bank Boshqaruviga:

Korporativ va kichik hamda o'rta korxonalar segmentlarini alohida baholash imkoniyatini yaratish uchun ularning ma'lumotlarini ajratib ko'rsatish (Biznes bo'linmalari);

BRBning bozordagi haqiqiy o'rnini aniqlash maqsadida, Kengash yig'ilishlarida moliyaviy

1. Report of the Management Board on the implementation of the Business Plan as of Q1 and Q2, 2025

The Supervisory Board members

Regarding this issue on the agenda, R.Takhirova, the Chief Accountant, D.Nomozov, the Head of Corporate Business Department, and U.Alimov, the Head of Retail Business Department, provided a joint report on the implementation of the bank's Business Plan. The presentation highlighted key achievements against targets, as well as areas where performance lagged.

In turn, relevant comments and feedback were expressed by the Supervisory Board members. Zumrat Ibrakhimjanova inquired about the strategies to address the underperforming sectors identified in the report. Bruno Balvanera emphasized the need for a more detailed breakdown of variances from the Business Plan.

During the discussion, it was mutually agreed that the management would provide a more granular analysis of the deviations from the Business Plan, particularly focusing on the reasons for underperformance in specific areas and proposed corrective actions.

Issue on the agenda has been put to a vote:

Agree:	**Disagree:**	**Abstain:**
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. To the Management Board:

Separate information of Corporate from MSME to allow assess advance on both segments separately (Business Units);

Present financial standing in SB meetings, with & without Government & State related deposits & Loans after simple consolidation with BDB, to have an idea of where BDB stands in the market without Gov & State assistance or holatni ikki xil koʻrinishda taqdim etish: birinchisi - hukumat va davlat bilan bogʻliq depozitlar hamda kreditlarni oʻz ichiga olgan holda, ikkinchisi - ularni hisobga olmasdan. Bunda, hukumatdan jalb qilingan kreditlarsiz holatni koʻrsatish lozim.

2. Mazkur qarorning bajarilishini nazorat qilish Raisning birinchi oʻrinbosari v.b. Sh.Yusupov zimmasiga yuklansin.

2. Bankdagi muammoli kreditlar (NPLs) holati yuzasidan hisobot

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan bank raisining oʻrinbosari B.Sharipov bankdagi muammoli kreditlar (NPL) holati haqida batafsil ma'ruza taqdim etdi. Ma'ruzada NPL tendensiyalari, ularni undirish boʻyicha olib borilayotgan ishlar va ajratilgan zaxiralar toʻgʻrisidagi ma'lumotlar oʻrin olgan.

Oʻz navbatida, Kuzatuv kengashi a'zolari tomonidan tegishli fikr-mulohazalar bildirildi. R.Engin Akkakoka NPLlarning ma'lum bir segmentida oʻsib borayotgan tendensiyadan xavotir bildirdi va bankning ushbu xavfni kamaytirish boʻyicha strategiyasi haqida qoʻshimcha ma'lumot berishni soʻradi. U NPL koʻrsatkichi hisobotlarda toʻgʻri aks ettirilishi hamda mos ravishda zaxiralar yaratish bankda ustuvor vazifalardan biri etib belgilanishi lozimligini ta'kidladi.

Mantas Sukevicius NPLni tiklash boʻyicha yangi yondashuvlarni, shu jumladan ixtisoslashgan agentliklar bilan hamkorlikni oʻrganishni taklif qildi.

Muhokama chogʻida bank NPLni qoplash boʻyicha sa'y-harakatlarni kuchaytirishi va NPL nisbatini kamaytirish uchun oʻzaro kelishuvga erishildi.

Kun tartibidagi ushbu masala ovozga qoʻyildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

directed lending.

2. Control over the implementation of this decision is assigned to the First Deputy Chairman, Sh.Yusupov.

2. Report on the status of non-performing loans (NPLs) in the bank

The Supervisory Board members

Regarding this issue on the agenda, B.Sharipov, the Deputy Chairman, presented a comprehensive report on the status of non-performing loans (NPLs) in the bank. The report included trends in NPLs, recovery efforts, and provisions made.

In turn, relevant comments and feedback were expressed by the Supervisory Board members. R.Engin Akcakoca expressed concern about the increasing trend in a particular segment of NPLs and stated that the priority of NPL management in BDB should be to ensure accurate recognition of the NPLs at the right time. The second priority should be to provision for the recognized NPL accurately on time. Therefore, BDB should develop the Policy and Procedures of NPL Management as soon as possible.

In the meantime, Mantas Sukevicius suggested exploring new approaches to NPL recovery, including partnerships with specialized agencies.

During the discussion, it was mutually agreed that the bank would intensify its NPL recovery efforts to reduce the NPL ratio.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. To the Management Board (B.Sharipov): Provide a quarterly update on the progress of NPL reduction efforts;

Develop NPL reduction plan, and an NPL Management Policy and Procedures in BDB, incorporating new recovery approaches and risk

QAROR QILADI:

1. Bank Boshqaruvi (B.Sharipov)ga:

NPLni kamaytirish bo'yicha sa'y-harakatlarning borishi to'g'risida har chorakda ma'lumot berib borish;

Tiklanishning yangi yondashuvlari va xavfni kamaytirish choralarini o'z ichiga olgan NPLni kamaytirish rejasi hamda muammoli kreditlarni boshqarish siyosatini ishlab chiqish vazifalari topshirilsin.

2. Mazkur qarorning bajarilishini nazorat qilish Boshqaruv raisi v.b. (S.Annaklichev) zimmasiga yuklansin.

3. Investitsiya hamda Aktiv va passivlarni boshqarish qo'mitasi hisoboti

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan G'aznachilik boshlig'i A.Salixov Investitsiyalar va aktivlarni boshqarish qo'mitasining hisobotini taqdim etdi. Hisobotda bankning investitsion ko'rsatkichlari, likvidlikni boshqarish va foiz stavkalari tavakkalchiligi yoritilgan.

Kuzatuv kengashi a'zolari tomonidan tegishli fikr-mulohazalar bildirildi. N.Xusanov ba'zi investitsion qarorlar nima uchun asosli ekanligi va ularning bankning risk appetitiga mos kelishi bilan qiziqdi. Z.Ibraximjanova hozirgi bozor sharoitida likvidlik darajasini yetarli darajada ushlab turish muhimligini ta'kidladi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. G'aznachilik departamenti (A.Salixov)ga:

Kuzatuv kengashiga ko'rib chiqish uchun asosiy investitsiya qarorlari, shu jumladan tavakkalchilik tahlili bo'yicha batafsil hisobotlarni taqdim etish;

Bankning likvidlilik stressini tekshirish tizimini qayta ko'rib chiqish va takomillashtirish

mitigation measures.

2. Control over the implementation of this decision shall be entrusted to the CEO (S.Annaklichev).

3. ALCO report

The Supervisory Board members

Regarding this issue on the agenda, A.Salikhov, the Head of Treasury, provided a report from the Investment and Asset and Liability Management Committee. The report covered the bank's investment performance, liquidity management, and interest rate risk exposure.

Relevant comments and feedback were expressed by the Supervisory Board members. Nodirbek Khusanov inquired about the rationale behind certain investment decisions and their alignment with the bank's risk appetite. Ms.Zumrat highlighted the importance of maintaining adequate liquidity levels in the current market environment.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. To the Head of Treasury (A.Salikhov):

Provide detailed reports on major investment decisions, including risk-return analysis, to the Supervisory Board for review;

Review and enhance the bank's liquidity stress testing framework.

2. Control over the execution of this decision shall be entrusted to the Chief Funding Officer, I.Khudayberganov.

4. Risk management report

The Supervisory Board members

Regarding this issue on the agenda, D.Khakimov, the CRO, presented the Risk Management Report. The report detailed the bank's risk exposure across various categories, vazifalari topshirilsin.

2. Ushbu qaror ijrosini ta'minlash Moliyaviy resurlarni boshqarish bo'yicha bosh direktor I.Xudayberganov zimmasiga yuklatilsin.

4. Risk menejment hisoboti

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Risk bosh direktori D.Xakimov tomonidan hisobot taqdim etildi. Hisobotda bankning turli toifadagi tavakkalchilik darajalari, jumladan, kredit, operatsion va bozor risklari, hamda ularni kamaytirish strategiyalari batafsil bayon qilindi. Shuningdek, Markaziy Bank tomonidan o'tkazilgan muammoli kreditlar (NPL) stres-test natijalari bo'yicha turli ssenariylar bo'yicha tayyorlangan ma'lumotlar bayon qilindi va taklif qilingan chora-tadbirlar muhokama qilindi.

Kuzatuv kengashi a'zolari tomonidan tegishli fikr-mulohazalar bildirildi. Mantas Sukevicius kiberxavfsizlik tahdidlari kabi yuzaga kelayotgan xatarlarga nisbatan yanada faolroq yondashuvni tavsiya etdi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Risk bosh direktori (D.Xakimov)ga:

Bank sho'ba korxonalariga kiritilgan investitsiyalarga bo'lgan ta'sirchanligini har tomonlama baholashni o'tkazish;

Risk appetitda davlat loyihalari uchun BRB Capitalga investitsiya kiritish uchun maksimal ta'sirchanlik bank I darajali kapitalning 25 foizidan oshmasligini ta'minlash vazifalari topshirilsin.

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

5. Ichki audit hisoboti

Kuzatuv kengashi a'zolari

including credit risk, operational risk, and market risk, along with mitigation strategies. In addition, the results of the Central Bank stress-test of non-performing loans (NPL) and various scenarios of their impact on balance sheet was discussed.

Relevant comments and feedback were expressed by the Supervisory Board members. Mantas Sukevicius recommended a more proactive approach to emerging risks, such as cybersecurity threats.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. To the CRO (D.Khakimov):

Conduct a thorough assessment of the bank's exposure to investments made in subsidiaries;

Make sure RAS includes that maximum exposure to BRB Capital (equity injection) for state projects do not exceed 25% Tier I capital.

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

5. Internal audit report

The Supervisory Board members

Regarding this issue on the agenda, A.Kodirov, the Head of Internal Audit, presented the Internal Audit Report. The report outlined the findings of recent internal audits, identified control deficiencies, and provided recommendations for improvement.

Mr.Saidkamol emphasized the importance of timely implementation of audit recommendations to strengthen internal controls. While, Mr.Mantas suggested a follow-up mechanism to ensure that all audit findings are adequately addressed.

During the discussion, it was mutually agreed that the management would prioritize the

Kun tartibidagi ushbu masala yuzasidan Ichki audit boshlig'i A.Qodirov Ichki audit hisobotini taqdim etdi. Hisobotda yaqinda o'tkazilgan ichki auditlar natijalari, nazoratdagi kamchiliklar aniqlangan va ularni bartaraf etish bo'yicha tavsiyalar keltirilgan.

Saidkamol Xodjayev ichki nazoratni kuchaytirish uchun auditorlik tavsiyalarini o'z vaqtida amalga oshirish muhimligini ta'kidladi. Mantas Shukyavichyus esa barcha auditorlik xulosalari to'liq ko'rib chiqilishini ta'minlash maqsadida kuzatuv mexanizmini joriy etishni taklif qildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Ichki audit boshlig'i (A.Qodirov)ga:

Auditorlik tavsiyalarining bajarilishini sinchkovlik bilan nazorat qiling va ularning holati to'g'risida Kuzatuv kengashiga har chorakda hisobot taqdim etish;

Barcha muhim auditorlik xulosalari tegishli bo'limlar tomonidan zudlik bilan ko'rib chiqilishini ta'minlash vazifalari yuklatilsin.

2. Ushbu qaror ijrosini nazorat qilish S.Xodjayev zimmasiga yuklatilsin.

6. Komplayens nazorat hisoboti

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Komplayens-nazorat bo'limi boshlig'i J.Yusupov ma'ruza qildi. Hisobotda bankning me'yoriy-huquqiy hujjatlar talablariga, ichki siyosatga rioya etishi ta'kidlanib, nomuvofiqlik holatlari qayd etilgan. Shuningdek, bir qator ichki hujjatlar ko'rib chiqildi.

N.Xusanov tartibga soluvchi sanksiyalardan qochish uchun kuchli komplayens madaniyatini

implementation of audit recommendations and provide regular progress updates.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. To the Head of Internal Audit (A.Kodirov):

Monitor the implementation of audit recommendations closely and provide quarterly reports to the Supervisory Board on their status;

Ensure that all significant audit findings are addressed promptly by the respective departments.

2. Control over the execution of this decision shall be entrusted to S.Khodjayev.

6. Compliance control report

The Supervisory Board members

Regarding this issue on the agenda, J.Yusupov, the Head of Compliance Control Department, presented the report. The report highlighted the bank's adherence to regulatory requirements, internal policies, and reported any non-compliance issues. Also, several internal documents have been reviewed.

N.Khusanov stressed the critical importance of maintaining a strong compliance culture to avoid regulatory penalties.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. To the Head of Compliance Control Department (J.Yusupov):

Continue to enhance the bank's compliance framework and monitoring processes;

Provide regular updates to the Supervisory saqlash juda muhimligini ta'kidladi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Komplayens nazorat departamenti direktori (J.Yusupov)ga:

Bankning komplayens asoslari va monitoring jarayonlarini takomillashtirishni davom ettirish;

Departament xodimlarining boshqa yo'nalishlar va vazifalarga jalb etilmasligini ta'minlash;

Kuzatuv kengashini yangi me'yoriy-huquqiy ishlanmalar to'g'risida muntazam ravishda xabardor qilib borish vazifalari topshirilsin.

3. Yangi ishga olingan xodimlarning KPI ko'rsatkichlari, KPMG tavsiyalariga asosan ishlab chiqilgan tartib, risk xaritalari quyidagi tegishli ilovalarga muvofiq tasdiqlansin:

"Biznesni rivojlantirish banki" ATBda mijozlar va ular tomonidan amalga oshirilayotgan operatsiyalarni chuqur monitoring qilish bo'yicha tartib;

"Biznesni rivojlantirish banki" ATBda Komplaens nazorat departamenti hisobotlarni tayyorlash va taqdim etish tartibi;

"Biznesni rivojlantirish banki" ATBning sanksiya va jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in qurolini tarqatishni moliyalashtirish risklarini boshqarish tizimi uchun asosiy risk indikatorlari (KRI);

Sanksiya va jinoiy faoliyatdan olingan daromadlarni legallashtirish risklarini boshqarishda vazifalar va mas'uliyat hududlari bo'yicha (RACI) - matritsa;

Sanksiya va jinoiy faoliyatdan olingan daromadlarni legallashtirish risklarni baholash matritsasi (Heat Map).

3. Ushbu qaror ijrosini nazorat qilish Boshqaruv rasisi o'rinbosari v.b. B.Bobojonov zimmasiga yuklatilsin.

Board on new regulatory developments;

Ensure that department employees are not involved in other areas and tasks.

2. The KPI indicators for newly hired employees, the procedure developed based on KPMG recommendations, and risk maps are hereby approved in accordance with the following:

Procedure for in-depth monitoring of customers and their transactions at JSCB "Business Development Bank";

Procedure for preparing and submitting reports by the Compliance Control Department at JSCB "Business Development Bank";

Key Risk Indicators (KRI) for the system of managing sanctions and risks of money laundering, terrorist financing, and financing the proliferation of weapons of mass destruction at JSCB "Business Development Bank";

RACI matrix for areas of responsibilities and tasks in managing sanctions and money laundering risks;

Heat Map for assessing sanctions and money laundering risks.

3. Control over the execution of this resolution shall be entrusted to the Deputy Chairman, B.Bobojonov.

7. Issuance of loan in the amount of 16.0 mln. USD to "Uzbekistan GTL" LLC

The Supervisory Board members

Regarding this issue on the agenda, D.Nomozov, presented a proposal for granting a loan of 16.0 million US dollars to "Uzbekistan GTL" LLC. The presentation included details of the borrower's financial standing, project viability, and risk assessment.

S.Khodjayev questioned the collateral arrangements for the proposed loan and sought clarification on the repayment schedule. While, Mr.Bruno requested a more thorough analysis of "Uzbekistan GTL" LLC's long-term financial projections.

It was mutually agreed that additional due diligence would be conducted on the borrower's financial projections and collateral adequacy.

7. "Uzbekistan GTL" MCHJga 16.0 mln. AQSH dollari miqdorida kredit ajratish

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan D.Nomozov "Uzbekiston GTL" MCHJga 16.0 million AQSh dollari miqdorida kredit ajratish taklifini taqdim etdi. Taqdimotda qarz oluvchining moliyaviy holati, loyihaning istiqbolliligi va xatarlarni baholash bo'yicha batafsil ma'lumotlar keltirildi.

S.Xo'jayev taklif etilayotgan kreditning garov ta'minoti masalasini ko'tarib, to'lov jadvaliga aniqlik kiritishni so'radi. Shu bilan birga, janob Bruno "Uzbekiston GTL" MChJning uzoq muddatli moliyaviy kutilmalarni yanada chuqurroq tahlil qilish zarurligini ta'kidladi.

Qarz oluvchining moliyaviy kutilmalari va garov ta'minotining yetarliligi bo'yicha qo'shimcha tekshiruv o'tkazilishi to'g'risida o'zaro kelishuvga erishildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "O'ZBEKNEFTGAZ" AJ guruhiga umumiy limitni 73.0 mln. AQSH dollarigacha oshirishga, bunda "Uzbekistan GTL" MCHJga 3 yilga har 12 oyda to'lash sharti bilan yillik 11.0 foiz stavkada "Sho'rtan Gaz Kimyo Majmuasi" MChJning 485,0 mlrd. so'mlik (38,4 mln. AQSH dollari, valyuta kursi 12,640 so'm) kafolati bilan ta'minlangan 16.0 mln. AQSH dollari miqdorida kredit ajratishga ruxsat berilsin.

2. Bank Boshqaruvi (Sh.Yusupov)ga:

Jamiyatning kreditni qaytarish jarayonini lozim darajada nazorat qilish vazifasi topshirilsin.

3. Ushbu qarorning bajarilishini nazorat qilish Boshqaruv raisi v.b. S. Annaklichev zimmasiga yuklansin.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Permission granted to approve increase of total limit to "UZBEKNEFTGAZ" JSC group up to 73.0 mln. USD by issuing 16 mln. USD for a 3 year loan facility to company "Uzbekistan GTL" LLC with repayment of every 12 months, interest rate up to 11.0%, secured by "Shurtan Gaz Kimyo Majmuasi" LLC gurantee in amount of 485.0 bln. soum (38.4 mln. USD. FX rate at 12,640 soum).

2. To the Management Board (Sh.Yusupov):

Duly monitor the loan repayment process of the company.

3. Control over the implementation of the decision shall be entrusted to the CEO (S.Annaklichev).

8. Corporate Governance assessment: Key findings and recommendations

The Supervisory Board members

Regarding this issue on the agenda, Olga Koldasova, an expert from Asian Development Bank, presented the key findings and recommendations from the Corporate Governance Assessment. The presentation highlighted areas of strength and weakness in the bank's corporate governance framework.

R.Engin Akcakoca emphasized the importance of implementing the recommendations to enhance transparency and accountability. In turn, all other members of the Board supported the idea of making an action plan to put the recommendations into the practice.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

8. Korporativ boshqaruvni baholash: Asosiy xulosalar va tavsiyalar

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Osiyo Taraqqiyoti Banki eksperti Olga Koldasova Korporativ boshqaruvni baholashning asosiy xulosalari va tavsiyalarini taqdim etdi. Taqdimotda bankning korporativ boshqaruv tizimidagi kuchli va zaif tomonlari ko'rsatib o'tildi.

R.Engin Akcakoca shaffoflik va hisobdorlikni oshirish bo'yicha tavsiyalarni amalga oshirish muhimligini ta'kidladi. O'z navbatida, Kuzatuv kengashining qolgan barcha a'zolari tavsiyalarni amaliyotga joriy etish bo'yicha harakatlar rejasini tuzish g'oyasini qo'llab-quvvatladilar.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	**Qarshilar:**	**Betaraflar:**
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Bank Boshqaruviga Olga Koldasova bilan hamkorlikda:

Korporativ boshqaruvni baholash hamda unda keltirilgan tavsiyalarni amalga oshirish bo'yicha chora-tadbirlar rejasini ishlab chiqish;

Ushbu chora-tadbirlar rejasini bajarilishi to'g'risida Kuzatuv kengashiga muntazam ravishda hisobot berib borish vazifalari topshirilsin.

2. Mazkur qarorning bajarilishini nazorat qilish Bruno Balvanera zimmasiga yuklatilsin

Taking into account the above, the Supervisory Board

DECIDES:

1. To the Management Board in cooperation with Olga Koldasova:

Develop an action plan for implementing the recommendations and findings outlined in the Corporate Governance Assessment.

Provide regular progress reports on the implementation of the action plan.

2. Control over the implementation of this decision shall be entrusted to Bruno Balvanera.

Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

№ 28

2025 yil «4» «sentabr»

Raislik qiluvchi: I.Norqulov

Qatnashdilar: T.Xusanov, N.Xusanov, Z.Ibraximjanova, S.Xodjayev, R.Engin Akcakoca, Mantas Shukyavichyus, Bruno Balvanera

Kvorum 100 foiz

Majlis shakli: Sirtdan

KUN TARTIBI

1. "Biznesni rivojlantirish banki" ATB tizimida xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta'minlash Siyosati"ni yangi tahrirda tasdiqlash.
2. Ichki audit departamentining yangi standartlarga (GIAS 2024) muvofiqligi yuzasidan tayyorligini diagnostika qilish natijalari bo'yicha "KPMG Audit" auditorlik kompaniyasi hisobotini ko'rib chiqish va chora-tadbirlar rejasida berilgan tavsiyalarni amaliyotga tadbiq etish bo'yicha ishlab chiqilgan "Yo'l xaritasi"ni tasdiqlash.
3. Bankning 2024-moliyaviy yil yakunlarini tashqi audit tekshiruvidan o'tkazish natijalari bo'yicha berilgan tavsiyalarni amaliyotga tadbiq etish bo'yicha ishlab chiqilgan Chora-tadbirlar dasturini tasdiqlash.

1. "Biznesni rivojlantirish banki" ATB tizimida xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta'minlash Siyosati"ni yangi tahrirda tasdiqlash

Chaired by: I.Norkulov

Participants: T.Khusanov, N.Khusanov, Z.Ibrakhimjanova, S.Khodjayev, R.Engin Akcakoca, Mantas Sukevicius, Bruno Balvanera

Quorum 100 percent

Meeting format: Circulation

AGENDA:

1. Approval of the "Policy for Ensuring Equal Rights and Opportunities for Women and Men in the System of JSCB "Business Development Bank" in a new edition.
2. Review of the "KPMG Audit" auditing company's report on the results of diagnosing the Internal Audit Department's readiness for compliance with new standards (GIAS 2024), and approval of the developed "Roadmap" for implementing the recommendations provided in the Action Plan.
3. Approval of the Action Plan developed for implementing recommendations based on the results of the external audit of the Bank's financial performance for the 2024 fiscal year.

1. Approval of the "Policy for Ensuring Equal Rights and Opportunities for Women and Men in the System of JSCB "Business Development Bank" in a new edition

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Inson resurslarni boshqarish (HR) departamenti direktori A.Azimov quyidagilarni ma'lum qildi:

Bankda xotin-qizlar va erkaklar uchun teng huquq va imkoniyatlarni ta'minlash, kamsitishning har qanday shakliga yo'l qo'ymaslik, inklyuziv va hurmatga asoslangan ish muhitini yaratish, shuningdek, bankning korporativ madaniyatini xalqaro standartlar va milliy qonunchilikka muvofiqlashtirish maqsadida Inson resurslarini boshqarish (HR) departamenti tomonidan tegishli tarkibiy bo'linmalar bilan kelishilgan holda "Biznesni rivojlantirish banki" ATB tizimida xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta'minlash Siyosati" yangi tahrirda ishlab chiqilgan.

Ushbu siyosat bank Boshqaruvining 2025-yil 12-avgustdagi 98/1-sonli qarori bilan ma'qullangan.

Kuzatuv kengashi a'zolari tomonidan mazkur siyosatning dolzarbligi ta'kidlanib tegishli fikr-mulohazalar bildirildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	**Qarshilar:**	**Betaraflar:**
8	-	-

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "Biznesni rivojlantirish banki" ATB tizimida xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta'minlash Siyosati" yangi tahrirda tegishli ilovaga asosan tasdiqlansin.

Bank Boshqaruvining 2015-yil 27-avgustdagi 21-sonli qarori bilan tasdiqlangan "Qishloq qurilish bank" ATBning Gender Siyosati" o'z kuchini yo'qotgan deb hisoblansin.

2. Inson resurslari (kadrlar) departamenti direktori (A.Azimov) ga Bankdagi gender muvozanati va siyosatining joriy holatini baholash bo'yicha, xususan: a) teng ish uchun teng haq to'lash; b) gender muvozanatini, shu jumladan tashkilotdagi ish turlari va darajalari bo'yicha

The Supervisory Board members

Regarding this item on the agenda, the Director of the Human Resources Management (HR) Department, A.Azimov, stated the following:

In order to ensure equal rights and opportunities for women and men in the bank, prevent any form of discrimination, create an inclusive and respectful work environment, as well as align the bank's corporate culture with international standards and national legislation, the Human Resources Management (HR) Department has developed a new version of the "Policy for Ensuring Equal Rights and Opportunities for Women and Men in the JSCB Business Development Bank" in coordination with the relevant structural units.

This policy was approved by the decision of the bank's Management Board No. 98/1 dated August 12, 2025.

Members of the Supervisory Board emphasized the relevance of this policy and expressed relevant opinions.

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 "Policy for Ensuring Equal Rights and Opportunities for Women and Men in the System of JSC 'Business Development Bank'" is hereby approved in a new edition, as per the corresponding appendix.

The "Gender Policy of JSC Qishloq Qurilish Bank" approved by the Bank Management Board's decision No.21 dated August 27, 2015, is hereby considered null and void.

2. The Director of the Human Resources (HR) Department (A.Azimov) is hereby tasked with making a report to assess current status of Gender Balance in the Bank vs policy, in

tahlil qilish; c) xodimlarning noto‘g‘ri xatti-harakatlari va qarorlari to‘g‘risida hisobot tayyorlash vazifasi yuklatilsin.

3. Ushbu qaror ijrosini nazorat qilish Boshqaruv raisi o‘rinobsari v.b. O.Voxidovga topshirilsin.

2. Ichki audit departamentining yangi standartlarga (GIAS 2024) muvofiqligi yuzasidan tayyorligini diagnostika qilish natijalari bo‘yicha “KPMG Audit” auditorlik kompaniyasi hisobotini ko‘rib chiqish va chora-tadbirlar rejasida berilgan tavsiyalarni amaliyotga tadbiq etish bo‘yicha ishlab chiqilgan “Yo‘l xaritasi”ni tasdiqlash

Kuzatuv kengashi a’zolari

Kun tartibidagi ushbu masala yuzasidan Bosh auditor A.Qodirov quyidagilarni ma’lum qildi:

“Bankni 2024-2026 yillarga mo‘ljallangan rivojlantirish strategiyasini amalga oshirish bo‘yicha Ichki audit departamentining 2025-yil uchun Harakatlar rejasida Ichki audit xizmatining yangi standartlarga (GIAS 2024) muvofiqligini diagnostika qilish belgilangan edi. Mazkur hujjatlar ijrosini ta’minlash maqsadida “KPMG Audit” MChJ auditorlik kompaniyasi tomonidan Ichki audit departamentining yangi standartlarga muvofiqligi yuzasidan tayyorligi tashqi baholashdan o‘tkazildi (ilova qilinadi).

Audit qo‘mitasining 2025-yil 31-iyuldagi 8-sonli yig‘ilishida baholash natijalari bo‘yicha Kompaniya tomonidan taqdim etilgan hisobot va chora-tadbirlar rejasi atroflicha muhokama qilinib tegishli “Yo‘l xaritasi” ma’qullandi va tasdiqlash uchun Kuzatuv kengashi muhokamasiga kiritildi.

Kuzatuv kengashi a’zolari tomonidan mazkur masala o‘rganib chiqilib tegishli tavsiyalar berildi.

Kun tartibidagi ushbu masala ovozga qo‘yildi:

Tarafdorlar:	**Qarshilar:**	**Betaraflar:**
8	-	-

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

particular with regards a) equal pay for equal work, b) gender balance analysis including by type of work and level within the organization and c) report on recorded inappropriate behavior of staff and resolutions.

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

2. Review of the "KPMG Audit" auditing company's report on the results of diagnosing the Internal Audit Department's readiness for compliance with new standards (GIAS 2024), and approval of the developed "Roadmap" for implementing the recommendations provided in the action plan

The Supervisory Board members

On this issue of the agenda, The Head of Internal audit, A.Kadirov informed the following:

The Internal Audit Department's Action Plan for 2025, which is part of the Bank's Development Strategy for 2024-2026, included a provision for diagnosing the Internal Audit Service's compliance with the new standards (GIAS 2024). To ensure the implementation of these documents, the auditing company "KPMG Audit" LLC conducted an external assessment of the Internal Audit Department's readiness to comply with the new standards (attached).

At the Audit Committee's meeting No.8 held on July 31, 2025, the report and action plan submitted by the Company based on the assessment results were thoroughly discussed. The corresponding "Roadmap" was approved and submitted for consideration and approval by the Supervisory Board.

The members of the Supervisory Board thoroughly examined this issue and provided relevant recommendations.

Issue on the agenda has been put to a vote:

Agree:	**Disagree:**	**Abstain:**
8	-	-

Taking into account the above, the

QAROR QILADI:

1. "KPMG Audit" MChJ auditorlik kompaniyasi tomonidan bank Ichki audit xizmatining yangi standartlarga (GIAS 2024) muvofiqligini diagnostika qilish hisoboti va chora-tadbirlar rejasida berilgan tavsiyalarni amaliyotga tadbiq etish bo'yicha ishlab chiqilgan "Yo'l xaritasi" tegishli ilovaga muvofiq tasdiqlansin.

2. Audit qo'mitasi mazkur "Yo'l xaritasi"da ko'rsatilgan vazifalar ijrosini ta'minlab borilishi ustidan doimiy nazorat o'rnatsin hamda ijrosini muhokama qilib borsin.

Shuningdek, amalga oshirilgan ishlar borasida 2026-yilning I choragi yakuniga qadar Kuzatuv kengashiga axborot kiritsin.

3. Ushbu qaror ijrosini nazorat qilish Kuzatuv kengashining mustaqil a'zosi M.Sukevicius zimmasiga yuklatilsin.

3. Bankning 2024-moliyaviy yil yakunlarini tashqi audit tekshiruvidan o'tkazish natijalari bo'yicha berilgan tavsiyalarni amaliyotga tadbiq etish bo'yicha ishlab chiqilgan Chora-tadbirlar dasturini tasdiqlash.

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Bosh auditor A.Qodirov quyidagilarni ma'lum qildi:

"Biznesni rivojlantirish banki" ATBning 2024-yil 31-dekabr holatiga moliyaviy hisobotlari "Deloitte & Touch" auditorlik kompaniyasi tomonidan audit tekshiruvidan o'tkazilib, moliyaviy hisobotlarning xalqaro standartlari asosida auditorlik kompaniyasining tegishli xulosasi olindi.

Kompaniya tomonidan tekshiruv yakunlari bo'yicha bank rahbariyati nomiga yo'llangan ko'rsatma hisobotida bank faoliyatini yanada yaxshilash yuzasidan tegishli tavsiyalar berilgan. (ilova qilinadi).

Mazkur tavsiyalarni amaliyotga tadbiq etish bo'yicha bank tomonidan Chora-tadbirlar dasturi ishlab chiqildi va Audit qo'mitasining 2025-yil 27-avgustdagi 9-sonli yig'ilishida muhokama qilindi.

Kuzatuv kengashi a'zolari tomonidan berilgan savollarga javoblar taqdim etilib qo'shimcha

Supervisory Board

DECIDES:

1. Approve the "Roadmap" developed by the audit company "KPMG Audit" LLC for the practical implementation of the recommendations given in the report on the diagnostics of compliance of the Bank's Internal Audit Service with the new standards (GIAS 2024) and the action plan according to the relevant attachment.

2. The Audit Committee shall establish continuous oversight over the implementation of tasks specified in this "Roadmap" and review their fulfillment.

Also submit information on the work done to the Supervisory Board by the end of the first quarter of 2026.

3. The task of ensuring the implementation of this decision shall be assigned to the independent member of the Supervisory Board, M.Sukevicius.

3. Approval of the Action Plan developed for implementing recommendations based on the results of the external audit of the Bank's financial performance for the 2024 fiscal year

The Supervisory Board members

On this issue of the agenda, The Head of Internal audit, A.Kadirov informed the following:

The financial statements of JSCB "Business Development Bank" as of December 31, 2024, were audited by the auditing firm "Deloitte & Touch". The Company provided the corresponding results based on International Financial Reporting Standards.

Based on the audit results, the company has submitted an instructional report to the bank's management, providing relevant recommendations for further improvement of the bank's operations (attached).

The Bank has developed a Program of Measures for implementing these recommendations in practice, which was ma'lumotlar taqdim etildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "Biznesni rivojlantirish banki" ATBning 2024-yil yakuni bo'yicha moliyaviy hisobotlarni tashqi auditdan o'tkazish yakunlari yuzasidan aniqlangan kamchiliklarni bartaraf etish va berilgan tavsiyalarni amaliyotga tadbiq etish bo'yicha Chora-tadbirlari dasturi" ilovaga muvofiq tasdiqlansin.
2. Bank Boshqaruvi (S.Annaklichev)ga Chora-tadbirlar dasturida belgilangan vazifalarning o'z muddatlarida ijrosini ta'minlash topshirilsin.
3. Chora-tadbirlar dasturida belgilangan vazifalar muddatlariga o'zgartirish kiritish asoslovchi sabablar (izohlar) keltirilgan holda faqatgina Kuzatuv kengashi roziligi bilan amalga oshirilishi mumkinligi belgilab qo'yilsin.
4. Ichki audit departamenti (A.Qodirov)ga mazkur Chora-tadbirlar dasturida ko'rsatilgan vazifalar ijrosi bo'yicha Audit qo'mitasiga hisobot berib borish vazifalari topshirilsin.
5. Audit qo'mitasi mazkur Chora-tadbirlar dasturida ko'rsatilgan vazifalar ijrosini ta'minlab borilishi ustidan doimiy nazorat o'rnatsin hamda ijrosini muhokama qilib borsin.
6. Risk menejment departamenti (K.Karimov) Harakatlar rejasini nazorat qilishi hamda rahbariyatning kamchiliklarni tuzatish muddatlariga rioya etishi to'g'risidagi hisobotni Kuzatuv kengashiga o'z vaqtida taqdim etishi lozim.
7. Ushbu qaror ijrosini nazorat qilish Audit qo'mitasi raisi S.Xodjayevga topshirilsin.

discussed at the Audit Committee meeting No.9 held on August 27, 2025.

Answers to questions posed by members of the Supervisory Board were provided, along with additional information.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the Action Plan to eliminate the identified shortcomings and implement the given recommendations based on the results of the external audit of the financial statements of the bank for the year 2024 according to the annex.
2. The Management Board (S.Annaklichev) is instructed to ensure the timely implementation of tasks specified in the Action Plan.
3. It shall be stipulated that changes to the deadlines for tasks specified in the Action Plan can only be implemented with the approval of the Supervisory Board, provided that justifying reasons (explanations) for such amendments are presented.
4. The Internal Audit Department (A.Kadirov) is tasked with regularly reporting to the Audit Committee on the implementation of the tasks specified in this Action Plan.
5. The Audit Committee shall establish continuous oversight of the implementation of tasks specified in this Plan and regularly discuss their progress.
6. The Risk Management Department (K.Karimov) should follow up with the Action Plan and report the management's adherence to the target dates of correction, to the Supervisory Board on time.
7. The task of ensuring the implementation of this decision shall be assigned to S.Khodjayev, Chairman of the Audit committee.

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Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

ma'lumotlar taqdim etildi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "Biznesni rivojlantirish banki" ATBning 2024-yil yakuni bo'yicha moliyaviy hisobotlarni tashqi auditdan o'tkazish yakunlari yuzasidan aniqlangan kamchiliklarni bartaraf etish va berilgan tavsiyalarni amaliyotga tadbiq etish bo'yicha Chora-tadbirlari dasturi" ilovaga muvofiq tasdiqlansin.
2. Bank Boshqaruvi (S.Annaklichev)ga Chora-tadbirlar dasturida belgilangan vazifalarning o'z muddatlarida ijrosini ta'minlash topshirilsin.
3. Chora-tadbirlar dasturida belgilangan vazifalar muddatlariga o'zgartirish kiritish asoslovchi sabablar (izohlar) keltirilgan holda faqatgina Kuzatuv kengashi roziligi bilan amalga oshirilishi mumkinligi belgilab qo'yilsin.
4. Ichki audit departamenti (A.Qodirov)ga mazkur Chora-tadbirlar dasturida ko'rsatilgan vazifalar ijrosi bo'yicha Audit qo'mitasiga hisobot berib borish vazifalari topshirilsin.
5. Audit qo'mitasi mazkur Chora-tadbirlar dasturida ko'rsatilgan vazifalar ijrosini ta'minlab borilishi ustidan doimiy nazorat o'rnatsin hamda ijrosini muhokama qilib borsin.
6. Risk menejment departamenti (K.Karimov) Harakatlar rejasini nazorat qilishi hamda rahbariyatning kamchiliklarni tuzatish muddatlariga rioya etishi to'g'risidagi hisobotni Kuzatuv kengashiga o'z vaqtida taqdim etishi lozim.
7. Ushbu qaror ijrosini nazorat qilish Audit qo'mitasi raisi S.Xodjayevga topshirilsin.

discussed at the Audit Committee meeting No.9 held on August 27, 2025.

Answers to questions posed by members of the Supervisory Board were provided, along with additional information.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the Action Plan to eliminate the identified shortcomings and implement the given recommendations based on the results of the external audit of the financial statements of the bank for the year 2024 according to the annex.
2. The Management Board (S.Annaklichev) is instructed to ensure the timely implementation of tasks specified in the Action Plan.
3. It shall be stipulated that changes to the deadlines for tasks specified in the Action Plan can only be implemented with the approval of the Supervisory Board, provided that justifying reasons (explanations) for such amendments are presented.
4. The Internal Audit Department (A.Kadirov) is tasked with regularly reporting to the Audit Committee on the implementation of the tasks specified in this Action Plan.
5. The Audit Committee shall establish continuous oversight of the implementation of tasks specified in this Plan and regularly discuss their progress.
6. The Risk Management Department (K.Karimov) should follow up with the Action Plan and report the management's adherence to the target dates of correction, to the Supervisory Board on time.
7. The task of ensuring the implementation of this decision shall be assigned to S.Khodjayev, Chairman of the Audit committee.

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Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Raislik qiluvchi:	I.Norqulov	Chaired by:	I.Norkulov
Qatnashdilar:	T.Xusanov, N.Xusanov, Z.Ibraximjanova, S.Xodjayev, R.Engin Akcakoca, Mantas Shukyavichyus, Bruno Balvanera	Participants:	T.Khusanov, N.Khusanov, Z.Ibrakhimjanova, S.Khodjayev, R.Engin Akcakoca, Mantas Sukevicius, Bruno Balvanera
Kvorum	100 foiz	Quorum	100 percent

Majlis shakli: sirtdan

Meeting mode: circulation

KUN TARTIBI

1. Ichki me'yoriy hujjatga kiritilayotgan o'zgartirish va qo'shimchalar.
2. "O'zbekiston pochtasi" AJ va "Bozor, pul va kredit" MCH Ustav kapitallaridagi bank ulushini O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligiga o'tkazish.

AGENDA:

1. Amendments and additions to the internal regulatory document.
2. Transfer of the bank's shares in the authorized capitals of "O'zbekiston Pochtasi" JSC and "Bozor, Pul va Kredit" LLC to the State Assets Management Agency.

1. Ichki me'yoriy hujjatga kiritilayotgan o'zgartirish va qo'shimchalar

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Komplayens nazorat departamenti direktori J.Yusupov quyidagilarni ma'lum qildi:

O'zbekiston Respublikasi Adliya vazirligi tomonidan 2017-yil 23-mayda 2886-raqam bilan ro'yxatga olingan "Tijorat banklarida jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo'yicha

1. Amendments and additions to the internal regulatory document

The Supervisory Board members

On this issue of the agenda, the Head of Compliance Control Department, J.Yusupov informed the following:

Amendments and additions No.2886-11 have been made to the "Internal Control Rules for Combating the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction in Commercial Banks," which were registered by the Ministry ichki nazorat Qoidalari"ga 2886-11-sonli qo'shimcha va o'zgartirishlar kiritilgan.

Mazkur o'zgartirish va qo'shimchalardan kelib chiqib, Komplayens nazorat departamenti tomonidan bank Kuzatuv kengashining 2024-yil 27-martdagi 7-sonli qarori bilan tasdiqlangan "Biznesni rivojlantirish banki" ATBda jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo'yicha ichki nazorat Qoidalari"ga o'zgartirish va qo'shimchalar ishlab chiqildi.

Kengash a'zolari tomonidan fikr-mulohazalar bildirilib ushbu me'yoriy hujjatga kiritilayotgan o'zgartirish va qo'shimchalar ma'qullandi.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	—	—

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. "Biznesni rivojlantirish banki" ATBda jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo'yicha ichki nazorat Qoidalari"ga o'zgartirish va qo'shimchalar tegishli ilovaga muvofiq tasdiqlansin.
2. Komplayens nazorat departamenti (N.Mavlonov)ga mazkur qaror bilan Qoidalarga kiritilayotgan o'zgartirish va qo'shimchalar bank Kuzatuv kengashidan tasdiqlangandan so'ng, uni bankning barcha hududiy bo'linmalariga yetkazish vazifasi yuklatilsin.
3. Ushbu qaror ijrosini ta'minlash Komplayens nazorat departamenti direktori J.Yusupovga topshirilsin.

2. "O'zbekiston pochtasi" AJ va "Bozor, pul

of Justice of the Republic of Uzbekistan on May 23, 2017, under No. 2886.

Accordingly, the Compliance Control Department has developed amendments and additions to the "Internal Control Rules for Combating the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction at the JSCB Business Development Bank", which were approved by the Supervisory Board of the bank by Decision No.7 dated March 27, 2024.

The members of the Board expressed their opinions, and approved the proposed amendments and additions.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	—	—

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the amendments and additions to the "Internal Control Rules for Combating the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction at the 'Business Development Bank' JSCB" in accordance with the attachment.
2. The Compliance Control Department (N.Mavlonov) shall be assigned the responsibility to deliver the approved amendments and additions to the Rules to all regional branches of the bank after their approval by the Supervisory Board.
3. The task of ensuring the implementation of this decision shall be assigned to the Head of Compliance Control Department, J.Yusupov.

2. Transfer of the bank's shares in the authorized capitals of "O'zbekiston

va kredit" MCH Ustav kapitallaridagi bank ulushini O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligiga o'tkazish

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan G'aznachilik departamenti direktori A.Salixov quyidagilarni ma'lum qildi:

O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligining 2025-yil 19-maydagi 03/09-2-15/2036-sonli xatida "Biznesni rivojlantirish banki" ATBning "O'zbekiston pochtasi" AJ ustav kapitalidagi oddiy aksiyalar ko'rinishidagi 2,93% ulushini va "Bozor, pul va kredit" MCHJning ustav kapitalidagi 8,33% ulushini O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligiga o'tqazish masalalarini ko'rib chiqish so'ralgan.

Hozirda bankning "O'zbekiston pochtasi" AJda egalik qilayotgan aksiyalarining jami balans qiymati 4,999,992,000.0 (to'rt milliard to'qqiz yuz to'qson to'qqiz million to'qqiz yuz to'qson ikki ming) so'mni, "Bozor, pul va kredit" MCHJning ustav fondidagi bankning ulushi 32,738,095.22 (o'ttiz ikki million yetti yuz o'ttiz sakkiz ming to'qson besh) so'mni tashkil etadi.

Bank "O'zbekiston pochtasi" AJning aksiyalariga egalik qilgan davr davomida jamiyat tomonidan dividendlar to'lanmagan.

"Bozor, pul va kredit" MCHJning ta'sischilar umumiy yig'ilishining 2025-yil 7-maydagi qaroriga asosan 2024-yil yakuni bo'yicha bank jamiyatga kiritgan investitsiyadan 3,7 mln. so'm foyda olgan. Bundan oldin, Jamiyatning 2019-yil moliyaviy yil yakuni bo'yicha bank tomonidan 13,3 mln. so'm miqdorida daromad olingan.

Ushbu masala bank Investitsiya qo'mitasining 2025-yil 6-oktabrdagi 6-sonli hamda bank Boshqaruvining 2025-yil 10-oktabrdagi 128-sonli qarorlari bilan ma'qullangan.

Kuzatuv kengashi a'zolari tomonidan ushbu ulushlarning Davlat aktivlariga o'tkazilish shartlari haqida fikrlar bildirilib tegishli ko'rsatmalar berildi.

Pochtasi" JSC and "Bozor, Pul va Kredit" LLC to the State Assets Management Agency

Kuzatuv kengashi a'zolari

On this issue of the agenda, the Head of Treasury Department, A.Salikhov informed the following:

In the letter of the State Assets Management Agency dated May 19, 2025, No.03/09-2-15/2036, it was requested to consider the transfer of the "Business Development Bank" JSCB's 2.93% share in the authorized capital of "O'zbekiston Pochtasi" JSC, represented by ordinary shares, and its 8.33% share in the capital of "Bozor, Pul va Kredit" LLC to the Agency.

At present, the total book value of the bank's shares in "O'zbekiston pochtasi" JSC amounts to 4,999,992,000.0 (four billion nine hundred ninety-nine million nine hundred ninety-two thousand) soums, while the bank's share in the authorized capital of "Bozor, pul va kredit" LLC constitutes 32,738,095.22 (thirty-two million seven hundred thirty-eight thousand ninety-five) soums and 22 tiyin.

During the period in which the bank held shares of "O'zbekiston Pochtasi" JSC, no dividends were paid by the company.

According to the decision of the General Meeting of Founders of "Bozor, Pul va Kredit" LLC dated May 7, 2025, the bank earned a profit of 3.7 million soums from its investment in the company for the year ended 2024. Previously, based on the company's financial results for the 2019 fiscal year, the bank had received an income of 13.3 million soums.

This issue was approved by the Bank's Investment Committee by Decision No.6 dated October 6, 2025, and by the Bank's Management Board by Decision No.128 dated October 10, 2025.

The members of the Supervisory Board expressed their opinions on the conditions for transferring these shares to state assets and provided relevant instructions.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Bankning "O'zbekiston pochtasi" AJ ustav kapitalidagi 2,93% va "Bozor, pul va kredit" MCHJ ustav kapitalidagi 8,33% ulushlari balans qiymatida Davlat aktivlarini boshqarish agentligiga o'tkazishga ruxsat berilsin.

2. G'aznachilik departamenti (A.Salixov) va Yuridik departamenti (A.Nazarov)ga "Biznesni Rivojlantirish Banki" ATB hamda O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligi o'rtasida imzolanishi lozim bo'lgan hujjatlarni o'rnatilgan tartibda rasmiylashtirish vazifalari yuklatilsin.

3. Ushbu qaror ijrosini ta'minlash Moliyaviy resurslarni boshqarish bo'yicha bosh direktori I.Xudayberganov zimmasiga yuklatilsin.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Permission is granted to transfer the bank's 2.93% share in the authorized capital of "O'zbekiston Pochtasi" JSC and its 8.33% share in the authorized capital of "Bozor, Pul va Kredit" LLC to the State Assets Management Agency at their book value.

2. The Treasury Department (A.Salikhov) and the Legal Department (A.Nazarov) are tasked with preparation of the documents to be signed between the "Business Development Bank" JSCB and the State Assets Management Agency in accordance with the established procedure.

3. The task of ensuring the implementation of this decision shall be assigned to the Chief Funding Officer, I.Khudayberganov.

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Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati
Kuzatuv kengashi kotibi

IMZOLANGAN

Sh.Makhammadov

va kredit" MCH Ustav kapitallaridagi bank ulushini O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligiga o'tkazish

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan G'aznachilik departamenti direktori A.Salixov quyidagilarni ma'lum qildi:

O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligining 2025-yil 19-maydagi 03/09-2-15/2036-sonli xatida "Biznesni rivojlantirish banki" ATBning "O'zbekiston pochtasi" AJ ustav kapitalidagi oddiy aksiyalar ko'rinishidagi 2,93% ulushini va "Bozor, pul va kredit" MCHJning ustav kapitalidagi 8,33% ulushini O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligiga o'tqazish masalalarini ko'rib chiqish so'ralgan.

Hozirda bankning "O'zbekiston pochtasi" AJda egalik qilayotgan aksiyalarining jami balans qiymati 4,999,992,000.0 (to'rt milliard to'qqiz yuz to'qson to'qqiz million to'qqiz yuz to'qson ikki ming) so'mni, "Bozor, pul va kredit" MCHJning ustav fondidagi bankning ulushi 32,738,095.22 (o'ttiz ikki million yetti yuz o'ttiz sakkiz ming to'qson besh) so'mni tashkil etadi.

Bank "O'zbekiston pochtasi" AJning aksiyalariga egalik qilgan davr davomida jamiyat tomonidan dividendlar to'lanmagan.

"Bozor, pul va kredit" MCHJning ta'sischilar umumiy yig'ilishining 2025-yil 7-maydagi qaroriga asosan 2024-yil yakuni bo'yicha bank jamiyatga kiritgan investitsiyadan 3,7 mln. so'm foyda olgan. Bundan oldin, Jamiyatning 2019-yil moliyaviy yil yakuni bo'yicha bank tomonidan 13,3 mln. so'm miqdorida daromad olingan.

Ushbu masala bank Investitsiya qo'mitasining 2025-yil 6-oktabrdagi 6-sonli hamda bank Boshqaruvining 2025-yil 10-oktabrdagi 128-sonli qarorlari bilan ma'qullangan.

Kuzatuv kengashi a'zolari tomonidan ushbu ulushlarning Davlat aktivlariga o'tkazilish shartlari haqida fikrlar bildirilib tegishli ko'rsatmalar berildi.

Pochtasi" JSC and "Bozor, Pul va Kredit" LLC to the State Assets Management Agency

Kuzatuv kengashi a'zolari

On this issue of the agenda, the Head of Treasury Department, A.Salikhov informed the following:

In the letter of the State Assets Management Agency dated May 19, 2025, No.03/09-2-15/2036, it was requested to consider the transfer of the "Business Development Bank" JSCB's 2.93% share in the authorized capital of "O'zbekiston Pochtasi" JSC, represented by ordinary shares, and its 8.33% share in the capital of "Bozor, Pul va Kredit" LLC to the Agency.

At present, the total book value of the bank's shares in "O'zbekiston pochtasi" JSC amounts to 4,999,992,000.0 (four billion nine hundred ninety-nine million nine hundred ninety-two thousand) soums, while the bank's share in the authorized capital of "Bozor, pul va kredit" LLC constitutes 32,738,095.22 (thirty-two million seven hundred thirty-eight thousand ninety-five) soums and 22 tiyin.

During the period in which the bank held shares of "O'zbekiston Pochtasi" JSC, no dividends were paid by the company.

According to the decision of the General Meeting of Founders of "Bozor, Pul va Kredit" LLC dated May 7, 2025, the bank earned a profit of 3.7 million soums from its investment in the company for the year ended 2024. Previously, based on the company's financial results for the 2019 fiscal year, the bank had received an income of 13.3 million soums.

This issue was approved by the Bank's Investment Committee by Decision No.6 dated October 6, 2025, and by the Bank's Management Board by Decision No.128 dated October 10, 2025.

The members of the Supervisory Board expressed their opinions on the conditions for transferring these shares to state assets and provided relevant instructions.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Bankning "O'zbekiston pochtasi" AJ ustav kapitalidagi 2,93% va "Bozor, pul va kredit" MCHJ ustav kapitalidagi 8,33% ulushlari balans qiymatida Davlat aktivlarini boshqarish agentligiga o'tkazishga ruxsat berilsin.

2. G'aznachilik departamenti (A.Salixov) va Yuridik departamenti (A.Nazarov)ga "Biznesni Rivojlantirish Banki" ATB hamda O'zbekiston Respublikasi Davlat aktivlarini boshqarish agentligi o'rtasida imzolanishi lozim bo'lgan hujjatlarni o'rnatilgan tartibda rasmiylashtirish vazifalari yuklatilsin.

3. Ushbu qaror ijrosini ta'minlash Moliyaviy resurslarni boshqarish bo'yicha bosh direktori I.Xudayberganov zimmasiga yuklatilsin.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Permission is granted to transfer the bank's 2.93% share in the authorized capital of "O'zbekiston Pochtasi" JSC and its 8.33% share in the authorized capital of "Bozor, Pul va Kredit" LLC to the State Assets Management Agency at their book value.

2. The Treasury Department (A.Salikhov) and the Legal Department (A.Nazarov) are tasked with preparation of the documents to be signed between the "Business Development Bank" JSCB and the State Assets Management Agency in accordance with the established procedure.

3. The task of ensuring the implementation of this decision shall be assigned to the Chief Funding Officer, I.Khudayberganov.

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Bank kuzatuv kengashi raisi	**IMZOLANMAGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
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Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

№ 35

2025 yil «30» «oktabr»

Raislik qiluvchi: I.Norqulov

Qatnashdilar: T.Xusanov, N.Xusanov, Z.Ibraximjanova, S.Xodjayev, R.Engin Akcakoca, Mantas Shukyavichyus, Bruno Balvanera

Kvorum 100 foiz

Majlis shakli: sirtdan

KUN TARTIBI

1. Bankning avval ro'yxatdan o'tkazilgan qimmatli qog'ozlar chiqarilishiga kiritilayotgan o'zgartirishlar va qo'shimchalarning matnini tasdiqlash

Kuzatuv kengashi a'zolari

Kun tartibidagi ushbu masala yuzasidan Korporativ boshqaruv xizmati, Sh.Maxammadov quyidagilarni ma'lum qildi:

Ma'lumki, O'zbekiston Respublikasi Prezidentining 2024-yil 7-sentabrdagi PQ-312-sonli va 313-sonli Qarorlariga muvofiq 22 755 616 440 dona umumiy qiymati 2 713 607 260 470.0 so'mlik bankning "Qo'shimcha aksiyalar chiqarish to'g'risida"gi qarori O'zbekiston Respublikasi istiqbolli loyihalar milliy agentligi tomonidan 2024-yil 17-oktabrda P006-32-son bilan davlat ro'yxatidan o'tkazilgan.

O'zbekiston Respublikasi "Qimmatli qog'ozlar bozori to'g'risida"gi Qonunning 12-moddasida mazkur chiqarilishdagi qimmatli qog'ozlarning 60 foizdan kam qismi chiqarish to'g'risidagi qarorda belgilangan muddatda xususiy joylashtirilgan taqdirda amalga

Chaired by: I.Norkulov

Participants: T.Khusanov, N.Khusanov, Z.Ibrakhimjanova, S.Khodjayev, R.Engin Akcakoca, Mantas Sukevicius, Bruno Balvanera

Quorum 100 percent

Meeting mode: circulation

AGENDA:

1. Approval of the text of amendments and additions being made to the previously registered securities issuance of the bank

Kuzatuv kengashi a'zolari

On this issue of the agenda, Corporate Governance Service, Sh.Makhammadov informed the following:

In accordance with the Resolutions of the President of the Republic of Uzbekistan No. PD-312 and No.313 dated September 7, 2024, the decision "On the issue of additional shares" for a total of 22 755 616 440 shares with a total value of 2 713 607 260 470.0 soums was registered by the National Agency for Perspective Projects of the Republic of Uzbekistan on October 17, 2024 under No. P006-32.

Article 12 of the Law of the Republic of Uzbekistan "On the Securities Market" stipulates that if less than 60 percent of the securities in a given issue are privately placed within the period specified in the decision on the issue, the issuance shall be deemed unsuccessful.

Of the shares in this issue, 22 549 966 543 oshmagan deb topiladi deb belgilangan.

Mazkur chiqarilishdagi aksiyalardan 22 549 966 543 dona umumiy qiymati 2 689 083 510 252,75 so'm miqdoridagi aksiyalar O'zbekiston Respublikasi Iqtisodiyot va moliya vazirligiga hamda O'zbekiston Respublikasi Tiklanish va taraqqiyot jamg'armasiga yopiq obuna orqali joylashtirildi. Bugungi kunda, Qaror doirasida muomalaga chiqarilgan aksiyalarning 99,09626752% miqdoridagi aksiyalar joylashtirilgan hamda joylashtirilmagan
205 649 897 dona oddiy aksiya umumiy qiymati 24 523 750 217,25 so'mni tashkil etadi.

Shuningdek, "Qimmatli qog'ozlar emissiyasi va emissiyaviy qimmatli qog'ozlar chiqarilishlarini davlat ro'yxatidan o'tkazish qoidalari"ning 77-bandida qimmatli qog'ozlarni chiqarish to'g'risidagi qarorda belgilangan muddatda, lekin ushbu qimmatli qog'ozlar chiqarilishi davlat ro'yxatidan o'tkazilgan kundan boshlab bir yildan kechiktirmasdan tugallanishi kerak deb ko'rsatilgan.

Mazkur qoidalarning 82-bandida joylashtirilmagan qimmatli qog'ozlar bekor qilinishi lozimligi belgilangan.

Shu bilan birga, O'zbekiston Respublikasi istiqbolli loyihalar milliy agentligi tomonidan 2024-yil 17-oktabrda P006-32-son bilan davlat ro'yxatidan o'tkazilgan "Qo'shimcha aksiyalar chiqarish to'g'risida"gi qarorida aksiyalarni joylashtirish muddati davlat ro'yxatidan o'tkazilgan kundan boshlab 365 (uch yuz oltmish besh) kundan oshmasligi ko'rsatilgan.

Shunga ko'ra, "Qimmatli qog'ozlar emissiyasi va emissiyaviy qimmatli qog'ozlar chiqarilishlarini davlat ro'yxatidan o'tkazish qoidalari"ga muvofiq bankning "Qo'shimcha aksiyalar chiqarish to'g'risida"gi qarorga o'zgartirishlar va qo'shimchalar kiritish taqozo etilmoqda.

Bank tomonidan 2024-yil 17-oktabrda R006-32-sonli qo'shimcha aksiyalar chiqarilishi to'g'risidagi qarorga kiritilayotgan o'zgartirishlar va qo'shimchalarning Matni loyihasi tayyorlandi.

Kun tartibidagi masala yuzasidan bildirilgan

shares with a total value of 2 689 083 510 252.75 soums were placed through a closed subscription to the Ministry of Economy and Finance of the Republic of Uzbekistan and the Fund for Reconstruction and Development of the Republic of Uzbekistan. As of today, 99.09626752% of the shares issued within the framework of the Resolution have been placed, while 205 649 897 unplaced ordinary shares remain, with a total value of 24 523 750 217.25 soums.

Additionally, paragraph 77 of the "Rules for the Issue of Securities and State Registration of Issues of Emission Securities" stipulates that the issuance of securities must be completed within the timeframe specified in the decision on the securities issuance, but no later than one year from the date of state registration of these issuance.

Clause 82 of these Rules stipulates that unplaced securities are subject to cancellation.

At the same time, in the decision "On the Issuance of Additional Shares," registered by the National Agency for Perspective Projects of the Republic of Uzbekistan on October 17, 2024, under No. P006-32, it is stated that the placement period of the shares shall not exceed 365 (three hundred sixty-five) days from the date of state registration.

Accordingly, in accordance with the "Rules on the Issuance of Securities and State Registration of Issued Securities," it is required to introduce amendments and additions to the bank's decision "On the Issuance of Additional Shares".

The draft text of the amendments and additions to the Bank's decision No. R006-32 dated October 17, 2024, "On the Issuance of Additional Shares," has been prepared.

Based on the proposals and comments expressed

Issue on the agenda has been put to a vote:

Agree:	**Disagree:**	**Abstain:**
8	–	–

taklif va mulohazalardan kelib chiqib

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. O'zbekiston Respublikasi Adliya vazirligida 2009-yil 30-avgustda 2000-son bilan ro'yxatga olingan "Qimmatli qog'ozlar emissiyasi va emissiyaviy qimmatli qog'ozlar chiqarilishlarini davlat ro'yxatidan o'tkazish to'g'risida"gi Qoidalari talablaridan kelib chiqqan holda, "Biznesni rivojlantirish banki" aksiyadorlik tijorat bankining 2024-yil 17-oktabrda P006-32-son bilan bilan ro'yxatdan o'tkazilgan qo'shimcha aksiyalar chiqarilishi to'g'risidagi qarorga o'zgartirishlar kiritilsin va kiritilayotgan o'zgartirishlar Matni ilovaga muvofiq tasdiqlansin.

2. "Biznesni rivojlantirish banki" aksiyadorlik tijorat bankining qo'shimcha aksiyalar chiqarilishi to'g'risidagi qaroriga kiritilayotgan o'zgartirishlar va qo'shimchalarning Matni bank Kuzatuv kengashi nomidan imzolash vakolati bank Kuzatuv kengashi a'zosi T.N.Xusanovga berilsin.

3. Bank Boshqaruviga belgilangan muddat ichida avval ro'yxatdan o'tkazilgan qo'shimcha aksiyalar chiqarilishi to'g'risidagi qarorga kiritilayotgan o'zgartirishlar va qo'shimchalarning Matnini qonunchilikda belgilangan tartibda ro'yxatdan o'tkazish vazifasi topshirilsin.

4. Mazkur qarorning bajarilishini nazorat qilish Boshqaruv raisining birinchi o'rinbosari v.b. Sh.Yusupov zimmasiga yuklatilsin

Taking into account the above, the Supervisory Board

DECIDES:

1. Based on the requirements of the "Rules on the Issuance of Securities and State Registration of Issued Securities," registered by the Ministry of Justice of the Republic of Uzbekistan on August 30, 2009, under No. 2000, it is proposed to introduce amendments to the decision of the Joint-Stock Commercial Bank "Business Development Bank" dated October 17, 2024, No. P006-32, on the issuance of additional shares, and to approve the text of the amendments in accordance with the attachment.

2. The authority to sign, on behalf of the Bank's Supervisory Board, the text of the amendments and additions to the decision of the Joint-Stock Commercial Bank "Business Development Bank" on the issuance of additional shares shall be granted to the Supervisory Board member T.N. Khusanov.

3. The Management Board shall be instructed to register, in accordance with the procedure established by law and within the specified period, the text of the amendments and additions to the previously registered decision on the issuance of additional shares.

4. The task of ensuring the implementation of this decision shall be assigned to the First Deputy Chairman, Sh.Yusupov.

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Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

taklif va mulohazalardan kelib chiqib

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. O'zbekiston Respublikasi Adliya vazirligida 2009-yil 30-avgustda 2000-son bilan ro'yxatga olingan "Qimmatli qog'ozlar emissiyasi va emissiyaviy qimmatli qog'ozlar chiqarilishlarini davlat ro'yxatidan o'tkazish to'g'risida"gi Qoidalari talablaridan kelib chiqqan holda, "Biznesni rivojlantirish banki" aksiyadorlik tijorat bankining 2024-yil 17-oktabrda P006-32-son bilan bilan ro'yxatdan o'tkazilgan qo'shimcha aksiyalar chiqarilishi to'g'risidagi qarorga o'zgartirishlar kiritilsin va kiritilayotgan o'zgartirishlar Matni ilovaga muvofiq tasdiqlansin.

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3. Bank Boshqaruviga belgilangan muddat ichida avval ro'yxatdan o'tkazilgan qo'shimcha aksiyalar chiqarilishi to'g'risidagi qarorga kiritilayotgan o'zgartirishlar va qo'shimchalarning Matnini qonunchilikda belgilangan tartibda ro'yxatdan o'tkazish vazifasi topshirilsin.

4. Mazkur qarorning bajarilishini nazorat qilish Boshqaruv raisining birinchi o'rinbosari v.b. Sh.Yusupov zimmasiga yuklatilsin

Taking into account the above, the Supervisory Board

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1. Based on the requirements of the "Rules on the Issuance of Securities and State Registration of Issued Securities," registered by the Ministry of Justice of the Republic of Uzbekistan on August 30, 2009, under No. 2000, it is proposed to introduce amendments to the decision of the Joint-Stock Commercial Bank "Business Development Bank" dated October 17, 2024, No. P006-32, on the issuance of additional shares, and to approve the text of the amendments in accordance with the attachment.

2. The authority to sign, on behalf of the Bank's Supervisory Board, the text of the amendments and additions to the decision of the Joint-Stock Commercial Bank "Business Development Bank" on the issuance of additional shares shall be granted to the Supervisory Board member T.N. Khusanov.

3. The Management Board shall be instructed to register, in accordance with the procedure established by law and within the specified period, the text of the amendments and additions to the previously registered decision on the issuance of additional shares.

4. The task of ensuring the implementation of this decision shall be assigned to the First Deputy Chairman, Sh.Yusupov.

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Bank kuzatuv kengashi raisi	**IMZOLANMAGAN**	**I. Norqulov**
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	T. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	N. Khusanov
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Z.Ibrakhimjanova
Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	S. Khodjayev
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	R.Engin Akcakoca
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Raislik qiluvchi:	I.Norqulov	Chaired by:	I.Norkulov
Qatnashdilar:	T.Xusanov, N.Xusanov, Z.Ibraximjanova, S.Xodjayev, R.Engin Akcakoca, Mantas Shukyavichyus, Bruno Balvanera	Participants:	T.Khusanov, N.Khusanov, Z.Ibrakhimjanova, S.Khodjayev, R.Engin Akcakoca, Mantas Sukevicius, Bruno Balvanera
Kvorum	100 foiz	Quorum	100 percent

Majlis shakli: sirtdan

KUN TARTIBI

1. Boshqaruv raisi o'rinbosarini tayinlash to'g'risida

Kuzatuv kengashi a'zolari

Inson resurslarini boshqarish (HR) direktori – Qo'mita kotibi A.Azimov ushbu masala yuzasidan quyidagilarni axborot berdi:

"Biznesni rivojlantirish banki" ATBning tomorqa biznesini rivojlantirish, davlat dasturlari bilan ishlash va mahallada tadbirkorlikni qo'llab-quvvatlash, agrostarlar faoliyatini tahlil qilish yo'nalishini tartibga solish, rivojlantirish hamda ushbu yo'nalishda bank oldida turgan strategik reja va vazifalar ijrosini o'z vaqtida va samarali ta'minlash maqsadida bank Boshqaruvi raisining hozirgi vaqtda vakant turgan o'rinbosari lavozimiga ushbu sohada bilim va tajribaga ega yuqori malakali mutaxassisni tayinlash ehtiyoji mavjud.

Shunga ko'ra, bu jarayon manfaatdor nomzodlar o'rtasida tanlov asosida o'tkazildi va nomzodlar tahlil qilindi. Natijada, bank Davlat dasturlari bosh direktori Abbosov Nizomiddin

Meeting mode: circulation

AGENDA:

1. Appointment of a Deputy Chairman of the Management Board

Kuzatuv kengashi a'zolari

On this issue of the agenda, Head of HR – the Committee secretary, A.Azimov informed the following:

In order to regulate and develop the direction of the JSCB "Business Development Bank" in the development of homestead business, work with state programs and support for entrepreneurship in the neighborhood, analyze the activities of the agrostars, and ensure the timely and effective implementation of the strategic plan and tasks facing the Bank in this direction, there is a need to appoint a highly qualified specialist with knowledge and experience in this area to the currently vacant position of Deputy Chairman of the Management Board.

Accordingly, that process was done on competitive basis amongst interested

Ravshanovich nomzodi eng mos nomzod sifatida tavsiya etildi.

Mazkur masala Mehnatga haq to'lash va tayinlovlar qo'mitasi tomonidan ma'qullangan va yakuniy qaror qabul qilish uchun Kuzatuv kengashiga taqdim etilgan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Boshqaruv raisi o'rinbosari lavozimiga Abbosov Nizomiddin Ravshanovichning nomzodi tasdiqlansin.
2. Inson resurslarini boshqarish (HR) departamenti (A.Azimov)ga Boshqaruv raisining o'rinbosarini lavozimga tayinlash bo'yicha o'rnatilgan tartibda hujjatlarni rasmiylashtirish vazifasi yuklatilsin.
3. Mazkur qarorning bajarilishini nazorat qilish Boshqaruv raisi v.b. S.S.Annaklichevga topshirilsin.

candidates. Potential candidates were closely analyzed based on the terms of reference. Consequently, Abbosov Nizomiddin Ravshanovich, General Director of State Programs of the Bank, is recommended as the most suitable candidate for this position.

This issue was approved by the Appointments and Remuneration Committee and submitted to the Supervisory Board for final decision.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the candidacy of Abbosov Nizomiddin Ravshanovich for the position of Deputy Chairman of the Board.
2. The Human Resources (HR) Department (A.Azimov) is hereby tasked with preparing the necessary documents for the appointment of the Deputy Chairman of the Management Board in accordance with the established procedure.
3. Control over the implementation of this decision shall be assigned to the CEO, S.S.Annaklichev.

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Bank kuzatuv kengashi raisi	**IMZOLANGAN**	**I. Norqulov**
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Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov

Ravshanovich nomzodi eng mos nomzod sifatida tavsiya etildi.

Mazkur masala Mehnatga haq to'lash va tayinlovlar qo'mitasi tomonidan ma'qullangan va yakuniy qaror qabul qilish uchun Kuzatuv kengashiga taqdim etilgan.

Kun tartibidagi ushbu masala ovozga qo'yildi:

Tarafdorlar:	Qarshilar:	Betaraflar:
8	–	–

Yuqoridagilarni inobatga olib, Kuzatuv kengashi

QAROR QILADI:

1. Boshqaruv raisi o'rinbosari lavozimiga Abbosov Nizomiddin Ravshanovichning nomzodi tasdiqlansin.
2. Inson resurslarini boshqarish (HR) departamenti (A.Azimov)ga Boshqaruv raisining o'rinbosarini lavozimga tayinlash bo'yicha o'rnatilgan tartibda hujjatlarni rasmiylashtirish vazifasi yuklatilsin.
3. Mazkur qarorning bajarilishini nazorat qilish Boshqaruv raisi v.b. S.S.Annaklichevga topshirilsin.

candidates. Potential candidates were closely analyzed based on the terms of reference. Consequently, Abbosov Nizomiddin Ravshanovich, General Director of State Programs of the Bank, is recommended as the most suitable candidate for this position.

This issue was approved by the Appointments and Remuneration Committee and submitted to the Supervisory Board for final decision.

Issue on the agenda has been put to a vote:

Agree:	Disagree:	Abstain:
8	–	–

Taking into account the above, the Supervisory Board

DECIDES:

1. Approve the candidacy of Abbosov Nizomiddin Ravshanovich for the position of Deputy Chairman of the Board.
2. The Human Resources (HR) Department (A.Azimov) is hereby tasked with preparing the necessary documents for the appointment of the Deputy Chairman of the Management Board in accordance with the established procedure.
3. Control over the implementation of this decision shall be assigned to the CEO, S.S.Annaklichev.

Bank kuzatuv kengashi a'zosi	**IMZOLANMAGAN**	T. Khusanov
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Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	Bruno Balvanera
Bank kuzatuv kengashi a'zosi	**IMZOLANGAN**	M.Sukevicius

Kiritildi:

Korporativ boshqaruv xizmati Kuzatuv kengashi kotibi	**IMZOLANGAN**	Sh.Makhammadov