Biznesni Rivojlantirish Banki

Bank kuzatuv kengashi majlisi bayonnomasi

№24

2025 yil «7» «iyul»

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| Raislik qiluvchi: | T.Xusanov (yuzma-yuz) | Chaired by: | T.Khusanov (face-to-face) |
| Qatnashdilar: | I.Norqulov (sirtdan),<br>S.Xodjayev (yuzma-yuz),<br>R.Engin Akcakoca (yuzma-yuz),<br>M.Shukyavichyus (yuzma-yuz),<br>B.Balvanera (yuzma-yuz),<br>N.Xusanov (zoom orqali),<br>Z.Ibraximjanova (zoom orqali). | Participants: | I.Norkulov (circulation),<br>S.Khodjayev (face-to-face),<br>R.Engin Akcakoca (face-to-face),<br>M.Sukevicius (face-to-face),<br>B.Balvanera (face-to-face),<br>N.Khusanov (via zoom),<br>Z.Ibrakhimjanova (via zoom). |
| Kvorum | 87.5 foiz | Quorum | 87.5 percent |

**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.

**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:** |
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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:** |
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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 ko'rinishda taqdim etish: birinchisi - hukumat va davlat bilan bog'liq depozitlar hamda kreditlarni o'z ichiga olgan holda, ikkinchisi - ularni hisobga olmasdan. Bunda, hukumatdan jalb qilingan kreditlarsiz holatni ko'rsatish lozim.

2. Mazkur qarorning bajarilishini nazorat qilish Raisning birinchi o'rinbosari 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 o'rinbosari B.Sharipov bankdagi muammoli kreditlar (NPL) holati haqida batafsil ma'ruza taqdim etdi. Ma'ruzada NPL tendensiyalari, ularni undirish bo'yicha olib borilayotgan ishlar va ajratilgan zaxiralar to'g'risidagi ma'lumotlar o'rin olgan.

O'z navbatida, Kuzatuv kengashi a'zolari tomonidan tegishli fikr-mulohazalar bildirildi. R.Engin Akkakoka NPLlarning ma'lum bir segmentida o'sib borayotgan tendensiyadan xavotir bildirdi va bankning ushbu xavfni kamaytirish bo'yicha strategiyasi haqida qo'shimcha ma'lumot berishni so'radi. U NPL ko'rsatkichi hisobotlarda to'g'ri aks ettirilishi hamda mos ravishda zaxiralar yaratish bankda ustuvor vazifalardan biri etib belgilanishi lozimligini ta'kidladi.

Mantas Sukevicius NPLni tiklash bo'yicha yangi yondashuvlarni, shu jumladan ixtisoslashgan agentliklar bilan hamkorlikni o'rganishni taklif qildi.

Muhokama chog'ida bank NPLni qoplash bo'yicha sa'y-harakatlarni kuchaytirishi va NPL nisbatini kamaytirish uchun o'zaro kelishuvga erishildi.

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

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

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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: |
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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:**

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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: |
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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: |
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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: |
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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: |
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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:**

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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:**

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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: |
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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: |
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**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: |
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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.

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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:**

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| Korporativ boshqaruv xizmati<br>Kuzatuv kengashi kotibi | **IMZOLANGAN** | Sh.Makhammadov |

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|---|---|---|
| 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<br>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

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: |
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| 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: |
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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:** |
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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:** |
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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: |
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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: |
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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:**

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

ma'lumotlar taqdim etildi.

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

| Tarafdorlar: | Qarshilar: | Betaraflar: |
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| 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.

https://hujjat.brb.uz/?pin=iE43cR79&id=ff055c17-dfc8-458e-97ac-f77341fbca11

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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:**

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| Korporativ boshqaruv xizmati<br>Kuzatuv kengashi kotibi | **IMZOLANGAN** | Sh.Makhammadov |