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| **«REGISTERED»**No. \_\_\_\_\_\_\_\_-\_\_\_\_\_\_\_2023 |  **«APPROVED»** by decision No. K-13 of Supervisory Council JSCB «TuronBank»On March 17, 2023  |

**REGULATION ON THE CORPORATE CONSULTANT OF JSCB TURONBANK**

**Tashkent – 2023**

1. **General Rules**

1.1. This Regulation on the Corporate Consultant of JSCB "Turonbank" (hereinafter – the Regulation) issued by the Supervisory Council of the joint-stock commercial Bank "Turonbank" (hereinafter – the Bank) was developed and approved in accordance with Laws of the Republic of Uzbekistan "On the Central Bank of the Republic of Uzbekistan", "On Banks and Banking activities", "On joint-stock companies and the protection of shareholders' rights", "On the Stock Market", the Regulation No. 3254 "On Corporate Governance in Commercial Banks" dated June 30, 2020, approved by Minutes No. 9 of the Commission Meeting on Improving the Efficiency of Joint-Stock Companies and Improving the Corporate Governance System "Corporate Governance Code" dated December 31, 2015, in accordance with the Regulation of the Central Bank "On Corporate Management in Commercial Banks" and the Bank's Charter.

1.2. This Regulation defines the legal status of the Bank's Corporate Consultant (hereinafter referred to as Corporate Consultant), terms and conditions of appointment, filling the vacant position of Corporate Consultant, and his/her interaction with the Bank's bodies and stakeholders.

1.3. A Corporate Consultant is a Bank employee who supervises compliance with corporate legislation in the activities of the Bank, its bodies and officials. A Corporate Consultant is not considered an official of the Bank (a member of the Bank's Supervisory Council and Management Board). The Corporate Consultant is accountable to the Bank's Supervisory Council.

1.4. A Corporate Consultant operates on the basis of the legislation of the Republic of Uzbekistan, the Bank's Charter, the principles of Corporate Governance (Code), this Regulation and the Bank's internal documents.

1.5. A Corporate Consultant has no right to carry out his/her work as a Corporate Consultant in the Bank along with performing other functions, private business activities and other activities, except for creative and scientific activities.

A Corporate Consultant for the purpose of remuneration together with a position in another organization or in conjunction with other regular activities, as an exception and only with the prior approval of the Supervisory Council, and this formalized by the relevant decision of the established procedure.

1.6. Information about the Corporate Consultant (in particular, his/her identity, the basis for holding this position, the date of holding the position, as well as information about his/her education and professional activity) should be posted on the Bank's corporate website and is included in the annual report of the Bank.

2. Requirements for Corporate Consultant and candidates for the position

2.1. A Corporate Consultant must meet the following qualification requirements:

2.1.1. higher education in any of the following specialties: "corporate management", "jurisprudence", "economics", "enterprise management (business management)" or "international economic relations", or another specialty if it meets the requirements of the clause 2.1.4 of the Regulation;

2.1.2. at least 5 (five) years, inclusive at least 3 (three) years in the field of corporate management and at least 3 (three) years of work experience as a manager in a secondary organizational unit of a Bank, another financial organization or the Central Bank of the Republic of Uzbekistan;

2.1.3. in cases where the required information is not available as stipulated in paragraph 2.1.1 of the Regulation, having a certificate of completion of studies in the specialty "corporate management" issued by an authorized educational center, provided that such a certificate must have been issued for a period not exceeding 2 (two) years before being appointed to the position of Corporate Consultant;

2.1.4. fluent Uzbek and Russian or English;

2.2. A Corporate Consultant must have the necessary knowledge, skills and personal qualities to perform the tasks assigned to him/her, including:

- to know the current principles, standards and/or recommendations of corporate management at the international and regional level, as well as trends in the development of best practice;

- knowledge of the civil, Banking and corporate legislation of the Republic of Uzbekistan;

- skills of effective cooperation with state agencies;

- the ability to form an expert opinion on increasing the efficiency of professional activity and develop specific proposals, to express and justify one's point of view on any issue;

- negotiation skills and communication skills with individuals belonging to different groups of subjects, ability to reach consensus and communicate constructively;

- the ability to identify and manage risks in the areas of activity;

- skills of using modern information technologies in the formation, systematization, accounting, management and storage of documents;

- teamwork and collective/group management skills, public speaking skills;

- skills of quality legal expertise;

- organizational and analytical skills;

- emotional intelligence, responsibility, ability to resolve interpersonal conflicts, stress resistance, attention to details, ability to work under tight deadlines;

The person holding the position of Corporate Consultant must earn the trust of the Bank's shareholders and the Supervisory Council.

2.3. Compliance of the candidate for the position of Corporate Consultant, as well as the person considered as a Corporate Consultant, with the qualification requirements specified in paragraph 2.1 of the Regulation and the criteria stipulated in paragraph 2.2 of the Regulation, is approved by the Committee on Appointment and Remuneration of the Supervisory Council of the Bank (hereinafter – the Committee) based on the results of performance evaluation procedures regulated by the Bank's internal documents and/or on the basis of compliance.

2.4. The search and selection of candidates for the position of Corporate Consultant is carried out in accordance with the open/transparent procedures regulated by the Bank's internal documents.

3. Holding the position of Corporate Consultant

3.1. Holding the position of Corporate Consultant is carried out by the decision of the Supervisory Council of the Bank.

3.2. Powers of the Bank's Supervisory Council include the appointment of a Corporate Consultant, early termination of employment with the Corporate Consultant, as well as making decisions on the fulfillment of the duties of the Corporate Consultant when the Corporate Consultant is on vacation or temporarily incapacitated. It also includes determining the term, the amount of the Corporate Consultant's salary and other terms of payment to the Corporate Consultant, applying incentives and disciplinary sanctions against the Corporate Consultant.

Similarly, the Supervisory Council reviews and approves the Corporate Consultant's work plan, reports on its work, evaluates the effectiveness of the Corporate Consultant's activities.

3.3. Decisions by the Supervisory Council on any of the issues listed in Clauses 3.1 and 3.2 of the Regulation only if there is a prior recommendation of the Committee and only within the framework of a directly held meeting of the Supervisory Council (remote participation in the meeting with or without providing such an opportunity) is allowed.

3.4. Any shareholder of the Bank or member of the Supervisory Council may put forward a proposal to terminate the employment relationship with a candidate for the position of Corporate Consultant, as well as an existing Corporate Consultant. Such a submission should be sent to the Supervisory Council of the Bank in written form, indicating the following information about the candidate:

3.4.1. candidate's surname, name and patronymic;

3.4.2. year of birth;

3.4.3. information about education;

3.4.4. about the candidate's jobs in the last 5 years, including information about the positions held by him/her in the management bodies of economic societies or state agencies;

3.4.5. the list of legal entities considered to be the participant (shareholder) of the candidate, in which the shares and contributions in the authorized capital of these legal entities, as well as Bank shares belonging to the candidate, their amount, category and type are indicated;

3.4.6. the list of persons to whom the candidate is an affiliate, indicating the basis of affiliation;

3.4.7. additional information at the request of the candidate, including if the submission refers to the termination of relations with the current Corporate Consultant, the reason/grounds for such termination or the reasons for this submission should be indicated.

3.5. The Appointment and Remuneration Committee conducts a preliminary review of candidates for the position of Corporate Consultant at its live meeting (with or without the possibility of remote participation in the meeting) assesses the suitability, as well as compliance with the requirements related to the termination of the Corporate Consultant's powers, and submits its recommendations to the Supervisory Council.

3.6. It is mandatory for the candidate for the position of Corporate Consultant to participate in the meetings of the Supervisory Council and the Appointment and Remuneration Committee when the issue of the appointment of the Corporate Consultant is decided.

3.7. The Management should ensure that the Bank's organizational unit on personnel management issues provides the necessary technical and organizational support to the Committee and the Supervisory Council in the implementation of the decision-making procedures provided for in clauses 3.1 and 3.2 of the Regulation.

3.8. An employment contract is concluded with the person appointed to the position of Corporate Consultant. The main terms of the contract with the Corporate Consultant, including the amount of payment, are approved by the Supervisory Council. The contract with the Corporate Consultant on behalf of the bank is signed by the Chairman of the Board based on the relevant decision of the Bank's Supervisory Council.

The contract concluded with the Corporate Consultant should include the responsibility of the Corporate Consultant for the damage caused to the Bank as a result of his/her actions or inaction.

3.9. The position of Corporate Consultant can be held temporarily, provided that the person entrusted by the Supervisory Council with temporarily fulfilling the duties of a Corporate Consultant meets the qualification requirements provided for in clause 2.1 of the Regulation. The Supervisory Council is responsible for the approval and implementation of the succession plan for the position of Corporate Consultant, and for the availability of appropriate personnel reserves from among the Bank's employees.

3.10. In any occupation of the position of a Corporate Consultant, the transfer of service data, access codes, keys, files, archives and other documents, property is carried out in accordance with the general requirements established by the Bank's internal documents.

**4. Conditions of remuneration and payments for the Bank's Corporate Consultant**

4.1. Payment for the work of a Corporate Consultant is carried out in accordance with the relevant decision of the Supervisory Council and the labor contract concluded with it.

4.2. When determining the salary of a Corporate Consultant, the requirements of the Bank stipulated in the following approved documents must be observed:

4.2.1. Bank staffing table;

4.2.2. Salary scheme for Bank employees;

4.2.3. Other applicable internal documents of the Bank.

4.3. The Supervisory Council has the right to make a decision on the payment of a reward to the Corporate Consultant based on the results of the assessment of his/her activity (including the implementation of the FHK) at the end of the reporting period within the funds provided for in the current budget of the Bank.

**5. Duties of Bank Corporate Consultant**

5.1. As part of the activities of a Corporate Consultant, his/her duties include:

5.1.1. In order to improve the Bank's policy and practice in the field of Corporate Governance, monitoring of compliance by the Bank's bodies and officials with the legislation of the Republic of Uzbekistan in the field of Corporate Governance and the Bank's internal documents regulating Corporate Governance;

5.1.2. Ensuring the implementation of measures for the preparation and holding of General Meetings of Shareholders of the Bank in accordance with the requirements of the legislation of the Republic of Uzbekistan and the internal documents of the Bank;

5.1.3. Ensuring the effective operation of the Bank's Supervisory Council and its Committees;

5.1.4. Ensuring clear and effective cooperation between the Bank's bodies regarding the adoption of corporate decisions and the control of their execution;

5.1.5. Ensuring storage, disclosure and presentation of information within the framework of the performance of functions provided for by the Regulation;

5.1.6. Establishing and supporting the Bank's cooperation with shareholders on issues of exercising the rights of shareholders provided for by the law and the Bank's Regulations.

**6.** **Functions of a Corporate Consultant**

6.1. In order to fulfill the task of monitoring compliance with the legislation of the Republic of Uzbekistan in the field of Corporate Governance and the Bank's internal documents regulating Corporate Governance by the Bank bodies and officials, and to improve the Bank's policy and practice in the field of Corporate Governance, the Corporate Consultant performs the following functions:

6.1.1. Monitoring of the execution and compliance with the legislation of the Republic of Uzbekistan in the field of Corporate Governance and the Bank's internal documents regulating Corporate Governance by the Bank bodies and officials, including monitoring of the implementation of the Bank's Corporate Governance Policy (Code), the Bank's Corporate Governance Policy to the Supervisory Council Preparation and submission of (this) report to be included in the Bank's annual report on compliance/non-compliance with the principles and rules of the (Code) (with the reasons indicated);

6.1.2. Providing and organizing advice to the Bank officials on issues related to the requirements of state bodies, regulations and internal documents of the Republic of Uzbekistan in the field of Corporate Governance;

6.1.3. Informing the Supervisory Council about the events held in the Bank on Corporate Governance issues;

6.1.4. Participation in the development of policies and other internal documents of the Bank on Corporate Governance issues, compliance with them and periodic revision;

6.1.5. Monitoring and analysis of existing practice, trends, development prospects in the Republic of Uzbekistan and abroad, as well as submitting (sending) analytical references, information, recommendations to the heads of the Bank's officials, relevant bodies and organizational structures;

6.1.6. Participation in the preparation of the part of the Bank's annual report on the state of Corporate Governance in the Bank, the Bank's implementation of the requirements of the legislation of the Republic of Uzbekistan and the Bank's internal documents in the field of Corporate Governance, and making proposals for decisions aimed at improving the practice of Corporate Governance in the Bank.

6.2. In order to ensure that the General Meeting of Shareholders is prepared and conducted in accordance with the requirements of the legislation of the Republic of Uzbekistan and the Bank's internal documents, the Corporate Consultant performs the following functions:

6.2.1. to organize the preparation and collection of materials to be presented for discussion at the General Meeting of Shareholders in accordance with the legislation of the Republic of Uzbekistan, as well as to create an opportunity for shareholders to familiarize themselves with such materials;

6.2.2. in necessary cases, to assist in the preparation of draft resolutions of the General Meeting of Shareholders of the Bank;

6.3. In order to fulfill the tasks of ensuring the effective functioning of the Supervisory Council of the Bank and its Committees, the Corporate Consultant performs the following functions:

6.3.1. As the secretary of the Supervisory Council, perform the functions specified in the legislation of the Republic of Uzbekistan and the internal documents of the Bank;

6.3.2. Ensuring the implementation of the induction program for newly elected members of the Bank’s Supervisory Council and the professional development program for each member of the Bank’s Supervisory Council;

6.3.3. Development of the work plan project of the Bank’s Supervisory Council for the relevant year;

6.3.4. Preparation of the draft agenda of the Supervisory Council meeting along with a proposal on the form of holding meetings and presenting them to the Chairman of the Supervisory Council;

6.3.5. Ensuring the proper preparation of materials on the issues of the agenda of the Supervisory Council meeting, including compliance with the procedures for the preparation of materials, preliminary discussions with officials, Internal Audit Service, managers and employees of the Bank's organizational structures (organization of preliminary discussions);

6.3.6. Sending the notice of the Supervisory Council meeting and the agenda of the Supervisory Council meeting to the members of the Supervisory Council in a timely manner with all the necessary documents attached, as well as inform those invited to the meeting;

6.3.7. Preparing, sending and collecting ballots for the members of the Supervisory Council of the Bank to vote in absentia, issuing the results of voting on the issues of the agenda of the meeting of the Supervisory Council of the Bank, making a report of the counting of the votes given in the results of the absentee voting formalization;

6.3.8. To send to the members of the Supervisory Council the materials of the decisions of the Supervisory Council made by absentee voting and the ballots that are the basis for the adoption of this decision within twenty days from the date of its formalization; as well as provide them for familiarization with the minutes of meetings of the Supervisory Board of the bank and decisions adopted by absentee voting, and (or) provide them with extracts from the minutes and decisions certified by his/her signature;

6.3.9. To ensure that the procedures for holding meetings on decision-making by the Supervisory Council are properly followed in accordance with the requirements of the legislation of the Republic of Uzbekistan and the Bank's internal documents;

6.3.10. To send the decisions of the Supervisory Council to the relevant bodies and officials of the Bank, control their execution and Providing information on the results (progress) of their execution to the Supervisory Council;

6.3.11. To provide the members of the Supervisory Board with information in accordance with the internal documents of the Bank, as well as to provide (ensure that the documents and information requested by them) are presented, as well as to act as a consultant for the members of the Supervisory Council on all issues related to their powers perform;

6.3.12. To inform the Supervisory Council about all evidence that prevents the Corporate Consultant from fulfilling its obligations;

6.3.13. To collect and take into account information about affiliated persons in accordance with the law and internal documents of the Bank;

6.3.14. Organizational support for the activities of the Supervisory Council committees, including ensuring the preparation of materials and organization of meetings, notifying committee members and invitees that the meeting has been convened, sending materials on the issues of the agenda of meetings to the members of the committees, keeping minutes, keeping the recommendations and conclusions of the committees and presenting them to the members of the Supervisory Council;

6.3.15. To take into account and keep the incoming letters in the name of the Supervisory Council, its Committees, to ensure the preparation of answers to incoming requests;

6.3.16. To approve extracts from the minutes (decisions) of the Supervisory Council meetings with his/her signature;

6.3.17. Assistance in performance evaluation of the Supervisory Council and its committees, individual members of the Supervisory Council;

6.3.18. Organization of training of members of the Supervisory Council and raising their skills/awareness.

6.4. In order to fulfill the task of ensuring the storage, disclosure and presentation of information about the Bank, the Corporate Consultant performs the following tasks:

6.4.1. Ensuring compliance with the requirements for the procedure for storing and disclosing (presenting) information about the Bank's corporate events, established by the legislation of the Republic of Uzbekistan, the Bank's Regulations and other internal documents;

6.4.2. Accounting and storage of the Bank documents that must be kept in accordance with the legislation of the Republic of Uzbekistan, the Bank's internal documents, the possibility of using them, providing copies, including issues of the agenda of Supervisory Council meetings, discussion at the General Meeting of Shareholders establishing control over the provision of access to materials on the issues to be brought up, decisions of the General Meeting of Shareholders, minutes of the meeting and decisions of the Supervisory Council of the Bank.

6.4.3. Ensuring the timely submission of information relevant to their interests to the General Meeting of Shareholders in accordance with the legislation of the Republic of Uzbekistan, the Bank's Regulations and other internal documents, decisions of the General Meeting of Shareholders;

6.4.4. Ensuring the timely delivery of documents available to the Corporate Consultant to the Bank's archive due to the performance of its obligations;

6.4.5. Formulating and properly providing information to the responsible department about the structure of the Bank's corporate management, corporate events and other information that should be disclosed/related to the interests of shareholders for publication on the Bank's website;

6.4.6. Participation in the preparation of the Bank's annual report by preparing the sections of Corporate Governance and corporate events of the Bank during the reporting period.

6.5. In order to fulfill the task of ensuring clear and effective cooperation between the Banking authorities, the Corporate Consultant performs the following functions:

6.5.1. To support the creation of information exchange channels between Banking bodies and their effective use;

6.5.2. To inform the relevant bodies of the Bank about potential and real corporate conflicts, conflicts of interests, participating in their resolution.

6.6. Also, the Corporate Consultant performs the following functions:

6.6.1. Methodologically support the work of the Corporate Secretaries of the Bank's subsidiary (dependent) organizations;

6.6.2. Collecting, accounting, updating information on affiliated persons and performing the functions provided for in this section of this Regulation by the Corporate Consultant is carried out both independently and by assigning tasks to employees of the Corporate Consultant Service. In this case, assigning such tasks to the employees of the Corporate Consultant Service does not relieve the Corporate Consultant of the responsibility for the proper performance of the duties provided for in the Regulation;

6.6.3. Other functions of the Corporate Consultant established by the legislation of the Republic of Uzbekistan, as well as carrying out other tasks of the Supervisory Council and/or Chairman of the Supervisory Council.

**7. Rights, obligations and powers of the Corporate Consultant regarding cooperation with Bank authorities and other persons**

7.3. In accordance with the legislation of the Republic of Uzbekistan, the internal documents of the Bank, the employment contract, the Corporate Consultant has the following rights:

7.3.1. to request information, including confidential information, from the Bank's organizational structures, necessary for the performance of his/her duties;

7.3.2. to participate in meetings of Bank management and control bodies. Bank bodies and officials must help the Corporate Consultant in the implementation of his/her functions;

7.3.3. in necessary cases, to include proposals and comments on drafts of received documents, to organize their development;

7.3.4. to require Bank officials and Bank employees to stop actions that violate the rights of Bank shareholders and requirements of corporate law.

7.4. A Corporate Consultant should act based on the interests of the Bank and its shareholders, fulfill its obligations seriously and professionally.

7.5. A Corporate Consultant has the following obligations:

7.5.1. while exercising his/her rights and fulfilling his/her obligations, he/she should act in the best interests of the Bank and shareholders and fulfill his/her duties conscientiously and rationally;

7.5.2. compliance with the restrictions set by the Management for the use of confidential information by employees;

7.5.3. refraining from using for personal purposes information known to him/her in connection with the performance of his/her official duties and containing commercial secrets or other confidential information, the disclosure of which may cause damage to the Bank, as well as not disclosing it to third parties.

7.6. The officers and employees of the bank shall provide the corporate advisor with information requested by the corporate advisor in the proper performance of the functions and powers of the corporate advisor and provide assistance, and to this end, including (but not limited to) at the request of the corporate advisor, the officers and employees of the bank shall report on the status of implementation of resolutions of the general meeting of shareholders and/or the Supervisory Council and, if necessary, on the reasons for non-implementation of the resolutions.

7.7. The Bank officials should notify the Corporate Consultant about inspections conducted by the external auditor, the Central Bank or other state bodies.

7.8. The Bank Management is obliged to create the necessary conditions for the corporate consultant to effectively perform his/her duties, including (but not limited to) the issues of keeping documents and ensuring their security.

8. Corporate Consultant service

8.1. In order to ensure that the Corporate Consultant performs his/her functions effectively, the Corporate Consultant service is established in the Bank.

8.2. Corporate Consultant service is an organizational structure of the Bank. The structure of the Corporate Consultant service and job duties of its employees, the number of its employees and personnel according to the presentation of the Corporate Consultant and the appointment and remuneration of the position Committee is determined by the Supervisory Council taking into account their recommendations.

The Corporate Consultant is the Head of the Corporate Consultant service.

8.3. The Corporate Consultant service operates based on the Regulation on the Corporate Consultant Service, which must be approved by the Supervisory Council.

1. **Fight against corruption**

9.1. In order to regulate anti-corruption activities in the Bank:

* The Corporate Consultant of the bank shall not allow violations of requirements of the current legislation of the Republic of Uzbekistan in the field of counteraction to corruption or omissions related to corruption when performing his/her duties. Including (but not limited to) giving or promising bribes, bribery, extortion, direct or indirect consent to bribery;

- The Bank's Corporate Consultant refuses to encourage all stakeholders in any way, including providing money, gifts, giving them free services, or performing actions to secure any action or inaction and benefit of these stakeholders..

9.2. If the Bank's Corporate Consultant suspects that corruption has occurred and may occur, he/she is obliged to inform the Supervisory Council of the Bank about it, also, if there is irrefutable evidence of violation of the norms of legislation in the field of fight against corruption of the Republic of Uzbekistan, he/she notifies the competent authorities in accordance with the procedure established by the current legislation.

1. **Responsibility of the Corporate Consultant**

10.1. In accordance with the legislation of the Republic of Uzbekistan, the internal documents of the Bank and the employment contract, the Corporate Consultant is responsible for the following:

10.1.1. compliance with the requirements of the legislation of the Republic of Uzbekistan and internal documents of the Bank;

10.1.2. properly perform the duties, functions, rights and obligations assigned to him/her;

10.1.3. damage caused to Bank as a result of his/her actions (inaction);

10.1.4. proper storage of service-related documents and confidential information known to him/her due to the performance of his/her duties;

10.1.5. timely notification of the Supervisory Council about potential or identified risks within the organizational structure;

10.1.6. observance of labor and performance discipline in the activities of Corporate Consultant and employees of Corporate Consultant Service.

10.2. Refusal of the Supervisory Council and/or Management Board members to take measures to eliminate corporate disputes or prevent potential corporate disputes after being notified by the Corporate Consultant (regardless of the form of such refusal), exempts the Corporate Consultant from responsibility for organizing the resolution of corporate disputes.

1. **Final rules**

11.1. In case of amendments and (or) additions to the legislation of the Republic of Uzbekistan, the Charter of the Bank, corporate governance policy (code), the part of these Regulations not contradicting such amendments and additions shall apply.

11.2. This Regulation does not contain commercial or other protected secrets of the Bank or third parties and must be disclosed in accordance with the Bank's information policy.

**Corporate Consultant J.B.Botirov**

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| **Agreed:*****Head of the expert group:*****First Deputy Chairman of the Board** |  |  **A.T.Tashev** |
| ***Members of the expert group:*** |  |  |
| **Deputy Chairman of the Board** |  |  **S.T.Kaldibaev** |
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| **Deputy Chairman of the Board** |  |  **D.A.Rustamov** |
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| **Deputy Chairman of the Board** |  |  **A.A.Jabborov** |
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| **Deputy Chairman of the Board­ -****Director of the Human Resources Department**  |  | **Sh.A. Ibragimova** |
| **Director of financial affairs** |  | **T.X.Akhmedov** |
| **Head of the banking apparatus**  |  | **Sh.M.Khamraev** |
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| **Director of Internal Audit Department – Chief Auditor** |  |  **U.I.Tangirov** |
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| **Director of the Compliance Control Department (Compliance - controller CCO)** |  |  **T.M.Jabbarov** |
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| **Head of the bank's legal service**  |  |  **F.F.Makhmudov** |
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| **Director of the Information Technology Department** |  | **Z.Y.Ibragimov** |
| **Director of the Troubled Asset Management Department** |  | **Z.N.Boboev** |
| **Director of the Department of Work with State Programs** |  | **F.F.Shakarov** |
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| **Director of Branch Network Management Department****Director of the Financial Reporting Department** |  |  **Sh.E.Bozorov****J.B. Azimov** |
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| **Head of the Project Management Office** |  | **F.A.Ismailov** |
| **Director of Retail Business Department** |  | **E.B.Vaxabov** |
| **Director of Customer Service and Marketing Department** |  |  **F.A.Ruzikulova** |
| **Director of the Security Department** |  |  **N.I.Tangniberdiev** |
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| **Director of the Monitoring and Control Department (middle office)** |  |  **D.G.Gayratov** |
| **Director of the Risk Department (acting on a temporary basis)** |  |  **J.U.Zarmasov** |
| **Director of Financial Market Operations Department****Director of the Underwriting Department** |  | **I.Z.Qutbiddinov** **A.A. Muazzamov** |
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| **Director of Operations Department** |  | **D.M. Nazarova** |
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| **Director of Corporate Business Department** |  | **A.N.Muradov** |
| **Director of the Small and Medium Business Department** |  | **R.Sh.Fayziev** |

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| **Head of the Administrative Affairs Department** |  |  **A.A.Shakkulov** |