

"ENDORSED"
by the Supervisory Board
of Joint-stock commercial bank
"Ipoteka-Bank"
(Minutes № 25
dated May "31", 2021)

"APPROVED"
General Meeting of
Shareholders of the Joint-stock
commercial bank "Ipoteka-Bank"
(Minutes № 36
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REGULATION
ON INFORMATION POLICY
OF JSCMB "IPOTEKA-BANK"

TASHKENT-2021

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1. PURPOSE

1. This Regulation on the information policy of JSCMB "Ipoteka-Bank" (hereinafter - the Regulation) defines the main goals, principles, forms, methods, procedure and terms for disclosing information of the joint-stock commercial mortgage bank "Ipoteka-Bank" (hereinafter referred to as the Bank).

2. SCOPE

2. This Regulation applies to all types of activities of the Bank. The document is mandatory for use by all structural divisions, officials, employees and other interested parties of the Bank.

3. GENERAL PROVISIONS

3. This Regulation was developed in accordance with the laws of the Republic of Uzbekistan "On joint stock companies and protection of shareholders' rights", "On the securities market", "On guarantees and freedom of access to information", Resolutions of the Cabinet of Ministers dated December 31, 2013 No. 355 "On measures to introduce a system for assessing the state of development of information and communication technologies in the Republic of Uzbekistan "and dated July 2, 2014 No. 176" On measures to further improve the corporate governance system in joint stock companies ", Rules for the provision and publication of information on the securities market (reg. 2383 dated July 31, 2012) and the Corporate Governance Code, approved by the minutes of the meeting of the Commission on improving the efficiency of joint stock companies and improving the corporate governance system dated December 31, 2015 No. 9, other acts of legislation of the Republic of Uzbekistan, the Charter and other internal documents of the Bank, taking into account developing in the Republic of Uzbekistan and the world of practice for the disclosure of information to interested parties.

4. The requirements for information disclosure specified in this Regulation should not violate the confidentiality of important information of the Bank and should not put the Bank at a disadvantage compared to competitors from the public and private sectors of the economy.

5. This Regulation does not regulate relations related to the handling of information constituting state secrets.

6. An integral part of the Regulations is information security, which is ensured by the performance of the following tasks:

6.1. Ensuring the integrity of the Bank's information assets in order to support the high quality of business processes;

6.2. Ensuring continuous availability of the Bank's information assets to support its business processes;

6.3. Ensuring confidentiality of information of the Bank and other parties when working with information technologies.

7. Relations related to ensuring information security of the Bank's assets are regulated by the Information Security Policy approved by the Bank's Supervisory Board.

8. Internal procedures for disclosing information as part of the implementation of this Regulation are determined by the internal regulations of the Bank, approved in accordance with the Charter of the Bank.

4. OBJECTIVES OF THE INFORMATION POLICY STATEMENT

9. The bank discloses information for the following purposes:

9.1. Ensuring openness and transparency of the Bank's activities by satisfying the information needs of shareholders, customers, creditors and other interested parties (hereinafter referred to as interested parties) in reliable information about the Bank and its activities;

9.2. Confirmation of the Bank's readiness to follow the standards of proper corporate governance;

9.3. Formation and maintenance of a positive image of the Bank.

10. The information policy is aimed at the full exercise of the rights of interested parties to obtain reliable information about the Bank and its activities, which is essential for their investment and management decisions, as well as to protect confidential information about the Bank.

11. The procedure for classifying information as a commercial secret, definitions and conditions for access to it is determined by the Bank in accordance with the Law of the Republic of Uzbekistan

"On commercial secrets" and other acts of legislation.

12. The procedure for classifying information as banking secrecy, definitions and conditions for access to it is determined by the Bank in accordance with the Law of the Republic of Uzbekistan "On banking secrecy" and other acts of legislation.

5. BASIC CONCEPTS

13. The following basic concepts are used in these Regulations:

13.1. Bank - joint-stock commercial mortgage bank "Ipoteka-Bank";

13.2. Stakeholders - individuals, legal entities, groups of individuals or legal entities that have an impact or may have an impact on the activities of the Bank, related to this action by virtue of the legislation, concluded agreements (contracts) or indirectly (indirectly). This definition does not apply to all those who may be familiar with the Bank or express an opinion about it. The main representatives of stakeholders are shareholders, employees, depositors and other customers, suppliers, government bodies and regulators, subsidiaries and associated business entities, creditors, investors, public organizations, the population of the regions in which the Bank operates;

13.3. Official - members of the Supervisory Board and the Management Board of the Bank;

13.4. Confidential information is documented information, access to which is limited in accordance with the legislation of the Republic of Uzbekistan, information that does not belong to state secrets, but has actual or potential commercial value due to its unknown to third parties (including information, the restriction on the distribution of which is dictated by the official necessity), free access on a legal basis to which a limited circle of persons has, and the Bank takes measures to protect their confidentiality;

13.5. Providing comments - providing answers to oral and written requests from representatives of the media;

13.6. Disclosure of information - ensuring the availability of information for all interested parties in the manner, methods and forms provided for by the legislation of the Republic of Uzbekistan, the Charter of the Bank, the Code of Corporate Governance, listing requirements of the Republican Stock Exchange "Toshkent" or applicable requirements of the foreign stock exchange and other internal documents of the Bank;

13.7. Mass media - a periodical printed publication, television, radio channel, documentary films, audiovisual recording and other form of periodic or continuous public dissemination of mass information, including Internet resources.

14. Other terms and definitions used in this Regulation have the meanings established by the current legislation of the Republic of Uzbekistan, the Charter of the Bank, the Corporate Governance Code and other internal documents of the Bank, or generally accepted international practice.

6. ASIC PRINCIPLES OF INFORMATION POLICY

15. The main principles of information policy are reliability, completeness, transparency, relevance, coherence, regularity, efficiency, documentary support, accessibility, objectivity, consistency, equality, balance, security of information resources.

15.1. The principle of reliability means providing all shareholders and other interested parties with information without distorting facts known to the Bank;

15.2. The principle of completeness means that the Bank provides all shareholders and other interested parties with information that corresponds to reality, without concealing facts, without avoiding disclosing negative information about itself, to the extent that allows the most complete representation by the shareholder (s) and other interested parties about the actual state of affairs, with the exception of confidential information;

15.3. The principle of transparency provides for the disclosure of complete and reliable information about the Bank's activities to the shareholder (s) and other interested parties;

15.4. The principle of relevance means that the information disclosed by the Bank is relevant to the activities of the Bank;

15.5. The principle of connectivity means that the information disclosed by the Bank is compiled using the same approaches and principles of presentation in order to be able to use it and analyze it in chronological order;

15.6. The principle of regularity provides for constant and systematic disclosure of information to shareholders and other interested parties in accordance with

with the requirements of the legislation and internal regulations of the Bank;

15.7. The principle of efficiency is aimed at ensuring the shortest possible time for informing the shareholder (s) and other interested parties about significant events and facts affecting the financial and economic activities of the Bank,

as well as those affecting their interests;

15.8. The documentary principle means that the information disclosed by the Bank is based on documents and real events;

15.9. The principle of information accessibility means that the Bank uses channels and methods of disseminating information about its activities, which provide free, easy, indiscriminate and least costly access of interested parties to the information disclosed;

15.10. The principle of objectivity means that when covering its activities, the Bank does not shy away from disclosing negative information about its activities, which is material for the shareholder (s) and other interested parties;

15.11. The principle of consistency means that the information disclosed by the Bank is consistent in all material respects with previously disclosed information in relation to similar or related matters;

15.12. The principle of equality means that the Bank ensures equal rights and opportunities for all shareholders and other interested parties to obtain

and access to information on the activities of the Bank, except for cases stipulated by legislation and internal documents of the Bank;

15.13. The principle of balance provides for the observance of a reasonable balance between the openness and transparency of the Bank in disclosing information, on the one hand, and ensuring its commercial interests and confidentiality of information, as well as meeting the requirements of the legislation of the Republic of Uzbekistan on banking secrecy, on the other hand, in order to maximize the rights of shareholders and others. interested parties to receive

information, but subject to strict observance of the interests of the Bank. The prerequisites for this are:

15.13.1. Protection of confidential information;

15.13.2. Compliance with the rules for the dissemination and use of insider information established by the legislation of the Republic of Uzbekistan and internal documents of the Bank.

15.14. The principle of security provides for the use of legal methods and means of protecting information constituting banking, commercial or other secrets, or being confidential information in order to prevent material and non-material damage as a result of violation of the procedure for disclosing and (or) transferring information.

7. IMPLEMENTATION OF INFORMATION POLICY

16. To implement the information policy, the Bank:

16.1. Keeps records of information (information), the disclosure of which is mandatory in accordance with the requirements of the legislation of the Republic of Uzbekistan, the Charter of the Bank, the Corporate Governance Code, applicable listing rules and internal documents of the Bank;

16.2. Establishes the procedure for disclosing information;

16.3. Determines the list of information constituting confidential information of the Bank, the disclosure (transfer, leakage) of which may harm the interests of the Bank, and establish the necessary measures, the observance of which contributes to ensuring the safety of confidential information;

16.4. Establishes a system of control over the dissemination of information about the Bank by defining the methods, forms and procedure for disseminating information, as well as identifying persons responsible for the preparation and dissemination of information to be disclosed;

16.5. Determines the competence and responsibility of the Bank's governing bodies, officials and employees of the Bank for ensuring the proper disclosure of information about the Bank and the safety of confidential information.

16.6. Forms a unified information space in order to ensure the necessary conditions for the implementation of this Regulation, which will ensure control of information transmitted through information and communication technologies both within the Bank and outside it.

17. In order to increase its investment attractiveness, the Bank seeks to maintain a constant direct dialogue with the shareholder (s) and other interested parties, basing its work on the basic principles of the Corporate Governance Code, by providing additional information, explanations and official comments on the current state of affairs in the Bank, information required for financial analysis of the Bank's activities, making informed investment decisions.

18. Certain information for the shareholder (s) and other interested parties, including the information specified in this Regulation and other additional information at the discretion of the Bank, is posted in the state, Russian and English languages on the Bank's corporate website on the Internet [https:// www .ipotekabank.uz /](https://www.ipotekabank.uz/) in the section "For Shareholders and Investors" and other sections relevant to the subject of information.

19. To implement the information policy, the officials of the Bank are obliged to provide the Bank with information about themselves and their affiliates, as well as other information, information and documents necessary for the Bank to comply with the requirements of the legislation of the Republic of Uzbekistan. In case of changes in the information provided, the officials are obliged to immediately notify the Bank of these changes in the manner and terms established by the internal document of the Bank.

8. METHODS AND FORMS OF INFORMATION DISCLOSURE

20. Forms of information disclosure are selected by the Bank in such a way as to ensure free and reasonable cost access of all interested parties to the disclosed information.

21. Information about the Bank and its activities can be disclosed in the following ways and forms:

21.1. Publication in the media;

21.2. Placement on the corporate website of the Bank;

21.3. Placing information on the Unified Corporate Information Portal (the official website of the authorized state body for regulating the securities market), as well as through authorized regulatory services and / or bodies of local and international stock exchanges on which the Bank's securities are traded;

21.4. Placement in periodicals;

21.5. Publication of information in brochures and booklets;

21.6. Conducting interviews, press conferences and meetings with shareholder (s) and other interested parties and other public events;

21.7. Organization of visits to the Bank by investors, analysts, media representatives;

21.8. Providing access to information (documents) and distributing copies of them to the shareholder (s) and other interested parties upon proper and legal request from them;

21.9. Other methods and forms provided by the legislation of the Republic of Uzbekistan.

22. The Bank may also use the following methods of communication with the shareholder (s) and other interested parties:

22.1. Investor Day and Analyst Day;

22.2. Group and individual one-on-one meetings, both with the personal presence of the Bank's representatives and using remote channels;

22.3. International and local financial and investment conferences;

22.4. Roadshows, presentations, site visits;

22.5. Audio / video conference calls;

22.6. Regular calls / responses to email inquiries.

23. A bank should use its corporate website, to the extent practicable, to provide stakeholder access to:

23.1. Public statements;

23.2. Key information of the Bank, which is required in accordance with the legislation of the Republic of Uzbekistan and applicable listing requirements;

23.3. Bank presentations (if applicable);

23.4. Corporate governance documentation, including those related to the Bank's Supervisory Board.

9. LIST OF INFORMATION SUBJECT TO OBLIGATORY DISCLOSURE IN ACCORDANCE WITH THE LEGISLATION OF THE REPUBLIC OF UZBEKISTAN, TERMS AND PROCEDURE OF ITS DISCLOSURE

24. The Bank discloses information that is subject to mandatory disclosure in the volumes, terms and methods determined by the laws of the Republic of Uzbekistan "On Joint Stock Companies and Protection of Shareholders' Rights", "On the Securities Market", Resolutions of the Cabinet of Ministers dated July 2, 2014 No. 176 "On Measures on further improvement of the

corporate governance system in joint-stock companies "and dated December 31, 2013 No. 355" On measures to introduce a system for assessing the state of development of information and communication technologies in the Republic of Uzbekistan ", the Rules for the provision and publication of information on the securities market (reg. No. 2383 of July 31, 2012) and other acts of legislation.

25. Mandatory disclosure of information is carried out:

25.1. On the Unified portal of corporate information (the official website of the authorized state body for the regulation of the securities market);

25.2. On the official website of the Republican Stock Exchange "Toshkent" (www.uzse.uz);

25.3. On the corporate website of the Bank (<https://www.ipotekabank.uz/>);

25.4. In mass media.

26. The documents containing information subject to mandatory disclosure on the official website of the authorized state body for regulation of the securities market, stock exchange, on the corporate website of the bank are:

26.1. Prospectus for the issue of securities (in the case of a public offering of securities);

26.2. The Bank's annual report prepared in a format that meets the requirements of the legislation, including containing audited annual financial statements prepared in accordance with International Financial Reporting Standards;

26.3. The Bank's report on the results of the first quarter, the first half of the year and nine months of the reporting year;

26.4. Notification of a material fact in the Bank's activities.

The Bank discloses the above information within the time frame, procedure and form established by the Rules for the provision and publication of information on the securities market (reg. No. 2383 of July 31, 2012).

27. The internal regulatory document approved by the Board of the Bank also determines the list, terms of disclosure of information subject to mandatory publication on the Unified portal of corporate information (the official website of the authorized state body for regulating the securities market), and the structural divisions of the Bank responsible for the disclosure of information. At the same time, this internal regulatory document is subject to execution by all structural divisions and employees of the Bank, including divisions directly subordinate to the Supervisory Board of the Bank.

28. In case of inclusion and (or) finding of the Bank's securities in the exchange quotation list of the stock exchange, the Bank discloses all the necessary information in accordance with the listing requirements. In the absence of a listing on the stock exchange, the Bank strives to comply with the listing requirements as much as possible in terms of the list of disclosed information and its disclosure on its corporate website.

29. The Bank has a corporate website and provides on it the disclosure of information, the list of which is determined by the Resolution of the Cabinet of Ministers dated July 2, 2014 No. 176 "On measures to further improve the corporate governance system in joint stock companies."

30. The following information is subject to mandatory disclosure in the media:

30.1. Notice of the General Meeting of Shareholders of the Bank;

30.2. Notification of changes in location (postal address) and e-mail address of the Bank;

30.3. Offer to shareholders of the Bank who have a preemptive right to purchase shares or equity securities convertible into shares;

30.4. Information on the redemption of shares by the Bank;

30.5. Information on the liquidation of the Bank, as well as on the procedure and deadline for filing claims by its creditors.

10. LIST AND ORDER OF DISCLOSURE OF ADDITIONAL INFORMATION ON THE CORPORATE WEBSITE

31. The corporate website of the Bank should be well structured, easy to navigate with information in separate thematic sections and accessible to all interested parties. The corporate website is updated as needed, but at least once a week.

32. The Bank should regularly monitor the completeness and relevance of the information posted on the corporate website, as well as the compliance of this information posted on the state, Russian, and English versions of the corporate website. At the same time, the creation, filling with information and maintaining the version of the corporate website in English and Russian should not lead to the imposition of an undue burden on the Bank's activities. The Bank must have assigned responsible persons (structural unit) responsible for the completeness and relevance of information on the corporate website.

33. The corporate website of the Bank should, at a minimum, contain the following additional information:

33.1. General information about the Bank, including information on the mission, main tasks, goals and priority areas of activity, organizational structure and management structure, composition of the Supervisory Board and Supervisory Board committees, composition of the Management Board, number of personnel, financial and operational results of the Bank;

33.2. Information on the development strategy (at least strategic goals, including individual goals of state policy, implemented by the Bank) and its implementation; results of achieving goals by disclosing key financial and non-financial performance indicators, information on how the Bank finds a compromise between goals that may conflict with each other;

33.3. Charter and internal documents regulating the activities of management bodies, committees of the Supervisory Board, internal audit service and corporate consultant;

33.4. The Corporate Governance Code, as well as information on the acceptance of the obligation to follow the recommendations of the Corporate Governance Code and its observance;

33.5. Information policy regulation (information disclosure policy);

33.6. Information on ethical principles;

33.7. Information on risk management; including information on any significant foreseeable risk factors and measures that have been taken to manage such risks;

33.8. Documents regulating the procedure for carrying out an audit and relations with an auditing organization;

33.9. Dividend policy;

33.10. Information about the members of the Supervisory Board, including the following information: photo (as agreed with a member of the Supervisory Board), last name, first name, patronymic, date of birth, citizenship, status of a member of the Supervisory Board (independent member, representative of a shareholder), indication of the functions of a member of the Supervisory Board, including membership in committees of the Supervisory Board or acting as chairman of the Supervisory Board, education, including basic and additional education (name of educational institution, year of graduation, qualifications, degree received), work experience over the past five years, main place of work and other current positions, including on the Supervisory Boards of other commercial and non-commercial organizations, professional qualifications, the date of the first election to the Supervisory Board and the date of election to the current Supervisory Board, the fact of absence or the number and share of the Bank's shares;

33.11. Information about the members of the Management Board, including the following information: photo, last name, first name, patronymic, date of birth, citizenship, position and

functions performed, education, including basic and additional education (name of educational institution, year of graduation, qualification, degree obtained), work experience over the past five years, professional qualifications, positions held concurrently, the fact of absence or the number and proportion of the Bank's shares owned;

33.12. Annual reports of the Bank, prepared in a format that meets the requirements of legislation and internal documents of the Bank that regulate the content of annual reports;

33.13. Annual reports of the Bank, prepared taking into account the best international practice and in accordance with the Bank's internal documents regulating the content of annual reports, and approved by the Supervisory Board. In order to facilitate the search for information about the Bank, material information should be disclosed both in such an annual report of the Bank and on the corporate website.

33.14. Information about the audit firm, including information on the remuneration paid to the audit firm, including separately for audit services and services not related to the audit of financial statements and other information;

33.15. Auditors' reports on the audit performed in accordance with International Standards on Auditing and the corresponding financial statements prepared in accordance with International Financial Reporting Standards for the past periods;

33.16. Information on the amount of approved dividends, the form and timing of their payment;

33.17. Procurement information, including rules, procurement plan, announcements and procurement results;

33.18. Information on the management structure, ownership and voting (with an indication of the shareholders owning 5 and more percent of the share in the authorized capital of the Bank), including information on who is the holder of state-owned shares and who exercises the shareholder's rights in relation to state-owned shares, the composition of shareholders and the distribution of voting rights, the number and percentage of ordinary shares they hold;

33.19. Information on the structure of assets, including a clear identification of organizational and corporate relations with subsidiaries and dependent business entities of all levels, with a brief indication of the scope of their activities;

33.20. Information on major transactions and (or) transactions in which there is an interest, as well as transactions with the state and affiliated persons, including all information that is necessary to assess the market value and feasibility of these transactions. Such information includes information about the parties to the transaction, the material terms of the transaction (subject of the transaction, the price of the transaction), the body that made the decision to approve the transaction, without violating the confidentiality regime;

33.21. Information on activities in the field of sustainable development, including information on key issues concerning employees and other stakeholders that may have a significant impact on the financial and non-financial performance of the Bank, or significantly affect stakeholders, such as relations between management and employees, relationships with other interested parties, such as customers, creditors, suppliers and residents of the areas in which the Bank provides its services. Disclosed information also includes any material information on social, environmental, human rights and anti-corruption measures;

33.22. Information on the procedure, conditions for providing (receiving) and making decisions on charitable (sponsorship) or gratuitous assistance, as well as on actually provided (received) charitable (sponsorship) or gratuitous assistance;

33.23. Annual calendar of corporate events;

33.24. Decisions of the general meeting of shareholders without violating the confidentiality regime;

33.25. Activities of the Supervisory Board, including information on the number of meetings of the Supervisory Board, participation of members of the Supervisory Board in meetings, agenda / issues considered at the meetings and decisions taken based on the results of voting, without violating the confidentiality regime;

33.26. Activities of the committees of the Supervisory Board, including information on the committees and their composition, the number of meetings, participation of the members of the Supervisory Board in meetings, agenda / issues considered at the meetings and decisions taken as a result of voting, without violating the confidentiality regime;

33.27. Information on any financial assistance, including guarantees received from the government, information on mutual obligations, mechanisms for providing financial assistance and risk sharing between the government and the Bank.

33.28. News and press releases;

33.29. Information about the hotline - communication channels (contacts) for appeals in order to timely detect and prevent violations of legislation and / or internal documents of the Bank, including cases of fraud, corruption, discrimination, unethical behavior and other violations related to the Bank's activities;

33.30. Contact information / addresses for written or electronic inquiries from shareholders.

34. Additional information that is disclosed by the Bank on the corporate website or in the annual report prepared taking into account the best international practice:

34.1. If the Bank implements certain goals of state policy and reforms, orders of state bodies, the Bank also reports on the achievement of such goals, the costs associated with the relevant activities, and on the sources of their financing. The disclosure of such information should not result in the imposition of an undue burden on the Bank's operations;

34.2. General approach to the selection of members of the Supervisory Board and the provision of an appropriate set of skills, criteria for determining the independence of members of the Supervisory Board;

34.3. The total amount remuneration paid to members of the Supervisory Board and the Management Board, including the actual level of remuneration and the policies underlying them. The information should include provisions for termination and termination of employment, and any special benefits or in-kind compensation provided to members of the Supervisory Board and Management Board;

34.4. Results of the assessment of the corporate governance system.

35. The Bank ensures disclosure of information about the Bank and other sources provided for by the legislation for information disclosure.

11. DISCLOSURE OF DECISIONS TAKEN BY THE BANK'S SUPERVISORY BOARD

36. The Bank brings to the attention of shareholders and other interested parties information on decisions made by the Bank's Supervisory Board in accordance with the list, in the amount, in the form and in the ways stipulated by the legislation of the Republic of Uzbekistan, applicable listing requirements and the Charter of the Bank, as well as these Regulations.

37. The procedure and terms for bringing information to the attention of shareholders and other interested parties of the Bank are determined in accordance with the legislation of the Republic of Uzbekistan, applicable listing requirements and internal documents approved by the Management Board of the Bank.

38. If the issue under the decision of the Bank's Supervisory Board is confidential, in order to protect the commercial interests of the Bank, information on the decision made is not published.

39. If the issue under the decision of the Bank's Supervisory Board contains confidential information, then the information on this decision is published in a limited form, without disclosing confidential information.

12. RIGHT TO DISCLOSE INFORMATION

40. The right to disclose information and provide comments on behalf of the Bank is vested in only authorized employees of the Bank within their competence in the manner prescribed by this Regulation and the internal documents of the Bank.

41. The Chairman of the Supervisory Board of the Bank has the right to officially comment on decisions made by the Supervisory Board, as well as to state the point of view of the Supervisory Board on the issues considered at the meetings of the Supervisory Board, taking into account compliance with the requirements for ensuring the safety of state, banking, office, commercial or other protected by law Of the Republic of Uzbekistan and the Bank of Secrets.

42. The Chairman of the Management Board of the Bank has the right to make public statements on issues related to the activities of the Bank. The Chairman of the Management Board of the Bank has the right to delegate to the employees of the Bank, in accordance with the procedure established by the internal documents of the Bank, to publicly speak (provide information) on behalf of the Bank.

43. Executive and managerial employees of the Bank, heads of structural divisions have the right to publicly speak on behalf of the Bank on current activities in supervised areas of activity / structural divisions in agreement with the Chairman of the Management Board and preliminary informing the structural division of the Bank responsible for external communications.

13. PROCEDURE FOR EXCHANGE OF INFORMATION BETWEEN MEMBERS OF MANAGEMENT BODIES, OFFICERS, EMPLOYEES OF THE BANK WITH SHAREHOLDERS AND OTHER INTERESTED PERSONS

44. For the exchange of information between members of management bodies, officials, employees of the Bank with shareholders and interested parties, the Bank may determine the responsible structural unit (and / or individual employee) through which information will be exchanged.

45. At the request of a shareholder (s), the Bank is obliged to provide him (them) with access to the documents of the Bank, in accordance with Article 104 of the Law of the Republic of Uzbekistan "On Joint Stock Companies and Protection of Shareholders' Rights" and the Charter of the Bank. The Bank is obliged to provide the required information (copies of the requested documents) within 10 (ten) calendar days from the date of the shareholder's request, in accordance with the legislation of the Republic of Uzbekistan and the internal regulations of the Bank.

46. At the written (electronic) request of the shareholder (s) and other interested parties for the provision of information stipulated by this Regulation, the relevant structural unit of the Bank (in the direction of its activities) within one week provides all the necessary information in electronic form, if the legislation of the Republic Uzbekistan has not set another date.

47. The fee charged by the Bank for the provision of copies of documents is established by the Bank and cannot exceed the cost of making copies of documents and payment of costs associated with sending documents by mail.

48. Shareholders, officials of the Bank, employees and other interested persons (persons who have received information about the Bank in accordance with the legislation) are not entitled to disclose information about the Bank or its activities, which constitutes a banking, official, commercial or other secret protected by the legislation of the Republic of Uzbekistan.

14. PROTECTING CONFIDENTIAL INFORMATION

49. Officials and employees of the Bank are obliged to comply with all requirements for the safety of confidential information, be responsible for the possibility of violation of safety, including to prevent accidental or deliberate actions that lead or are aimed at unauthorized disclosure and / or familiarization with confidential information, their distortion or destruction, as well as their transfer.

50. The Bank ensures the protection of confidential information in accordance with the requirements of the legislation of the Republic of Uzbekistan and the internal documents of the Bank. The conditions of access to such information, as well as the possibility of obtaining it, are determined by the Bank, taking into account the need to maintain a balance between the openness of the Bank and the desire not to harm its interests.

51. Confidential information does not include:

51.1. Information prepared on the basis of publicly available information;

51.2. Information obtained from the media;

51.3. Unconfirmed information, the source of which is unknown, disseminated among a wide range of people, as well as assumptions regarding the current or planned activities of the Bank.

52. The list of persons with access to confidential information is formed by the structural unit responsible for security issues (Security Service) of the Bank and is updated in accordance with the procedure established by the internal document of the Bank.

53. The list of disclosed and confidential information, terms and procedure for disclosing information and ensuring the safety of confidential information are established by an internal document approved by the Management Board of the Bank.

54. The procedure for registration, accounting, duplication, storage and other handling of documents containing confidential information is regulated by internal documents approved by the Management Board of the Bank.

55. In case of using confidential information when interacting with other legal entities, or in the relevant agreements and contracts, the Bank provides clauses on non-disclosure of confidential information.

56. Officials and employees of the Bank are obliged to use confidential information only in the interests of the Bank and in accordance with this Regulation and other internal documents of the Bank. The Bank's counterparties are obliged to use the confidential information that has become known to them in accordance with the legislation of the Republic of Uzbekistan, other regulations and agreements of the Bank.

57. Members of the Supervisory Board, Management Board and employees of the Bank sign a commitment to comply with the established procedure for disclosing and safeguarding information in accordance with the legislation of the Republic of Uzbekistan and internal documents of the Bank.

58. In order to ensure the procedure for the use of confidential information by the officials, employees and counterparties of the Bank, the Bank has the right to introduce special procedures aimed at protecting confidential information from unlawful use. These procedures are introduced for:

58.1. Ensuring compliance with the procedure for the use of confidential information, including by eliminating illegal access to confidential information and its use by officials and employees of the Bank, and by third parties not in the interests of the Bank;

58.2. Increasing the level of confidence in the Bank on the part of shareholders, investors, partners and other interested parties.

15. MEASURES TO ENSURE CONTROL OF COMPLIANCE WITH THE BANK'S INFORMATION POLICY

59. Responsible for the disclosure of information provided for by this Regulation and disclosure of information about the Bank in the media is the structural unit responsible for communications with the media (Information Service and Bank Brand Management) of the Bank. The heads of the relevant structural divisions of the bank (in their part) are responsible for the timely, complete and reliable presentation of information, for the proper performance of their functions in terms of disclosure and in interaction with the Information Service, and management of the Bank's brand.

60. The Management Board of the Bank is responsible for the completeness, accuracy and timeliness of information disclosure in accordance with these Regulations.

61. The Bank's Supervisory Board annually hears a report by the Bank's Management Board on the progress in meeting the requirements of these Regulations as part of the annual report of the Bank's Management Board on the Bank's performance.

16. FINAL PROVISIONS

62. The Management Board of the Bank is responsible for the organization, condition and accuracy of information disclosed in accordance with these Regulations.

63. By the decision of the Bank's Supervisory Board, timely, high-quality, reliable and full disclosure of information may be one of the main criteria for assessing the effectiveness of the Bank's Management Board and a condition for the payment of remuneration (bonuses) to it.

64. In case of violation of the legislation of the Republic of Uzbekistan, the Charter of the Bank, this Regulation and internal documents of the Bank, which led to damage to the Bank in the process of disclosing information, the perpetrators may be held liable in the manner prescribed by the legislation of the Republic of Uzbekistan.

65. Issues not regulated by this Regulation are governed by the legislation of the Republic of Uzbekistan, the Charter of the Bank, applicable listing requirements, decisions of the general meeting of shareholders, the Supervisory Board of the Bank and internal documents of the Bank, adopted in accordance with the established procedure.

66. If certain clauses of this Regulation as a result of changes in the current legislation of the Republic of Uzbekistan or the Charter of the Bank come into conflict with them, this Regulation is applied to the extent that does not contradict the current legislation of the Republic of Uzbekistan and the Charter of the Bank. In relation to the clauses that have become invalid and in terms of the issues regulated by these clauses, one should be guided by the norms of the current legislation of the Republic of Uzbekistan and/or the Charter of the Bank until the appropriate amendments are made to this Regulation.