

**“TASDIQLANGAN”
“Ipoteka-bank” ATIB
Boshqaruvi yig‘ilishining
bayoni bilan
2026-yil “12” mart № 81**

**APPROVED
by the Minutes of the
Management Board Meeting of
"Ipoteka-bank" JSCMB
No. 81 dated mart “12”, 2026**

**“IPOTEKA-BANK” ATIB
GAROV TA’MINOTINI BOSHQARISH TO’G’RISIDA
NIZOMDAN KO’CHIRMA**

**“IPOTEKA-BANK” JSCMB
EXCERPT FROM THE COLLATERAL MANAGEMENT
REGULATION**

TOSHKENT – 2026-yil

MAXFIYLIK TO’G’RISIDA OGOHLANTIRISH

Ushbu hujjatdagi ma’lumotlar maxfiy bo’lib, faqat ichki foydalanish uchun mo’ljallangan, “Ipoteka-Bank” ATIB uning egasi hisoblanadi. Barcha huquqlar himoyalangan. “Ipoteka-Bank” ATIB tomonidan oldindan yozma rozilik bergan holatlar bundan mustasno, ushbu hujjatning hech bir qismi elektron yoki mexanik vositalar, nusxa ko’chirish, yoki boshqa vositalar bilan ko’paytirilishi mumkin emas.

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VIII. Garov shartnomalari	VIII. Collateral Contracts
<p>(178) Quyidagilar ham garov shartnomalarida aks ettirilishi lozim:</p> <p>c) Qarzdorning qarzdorlik qoldig'idan ortiqcha bo'lgan garov qiymatini kamaytirish huquqi, shuningdek, garov qiymatini kredit qoldig'iga mutanosib ravishda kamaytirish tartibi va usullari;</p>	<p>(178) The following to be also reflected in the collateral contracts:</p> <p>c) The borrower's right to reduce the collateral amount exceeding the outstanding loan balance, as well as the procedure and methods for proportionally reducing the collateral in line with the outstanding loan balance,</p>
<p>IX. Garovni rasmiylashtirish va garov huquqining ijro etilishini ta'minlash</p>	<p>IX. Collateral formalization and enforceability of the pledge</p>
<p>(193) Garov hisobidan qondirish garov oluvchining tanloviga ko'ra quyidagi tartibda amalga oshiriladi:</p> <ul style="list-style-type: none"> - sud tartibida ijro etish orqali yoki sudsiz (taraflar o'rtasidagi kelishuv asosida) ijro etish yo'li bilan. 	<p>(193) Satisfaction from the pledged asset shall take place depending on the choice of the pledgee via judicial enforcement or non-judicial enforcement.</p>
<p>(199) Sud tartibidan tashqari ijro (sudsiz ijro) orqali garovga qo'yilgan aktivlarni realizatsiya qilishdan tushgan mablag'lar moliyaviy muassasaga tegishli hisoblanadi. Biroq, moliyaviy muassasa:</p> <ul style="list-style-type: none"> - mijoz bilan hisob-kitoblarni amalga oshirishi; - ushbu hisob-kitob natijalarini garov qo'yuvchiga, shuningdek oldindan xabardor qilinishi lozim bo'lgan barcha shaxslarga yuborishi shart. 	<p>(199) Proceeds from the sale of pledged assets via non-judicial enforcement shall be due to the financial institution; however, it shall be obliged to settle accounts with the client and send the settlement to the pledger as well as to all persons authorized to receive prior notice.</p>
<p>XI. Kredit ta'minotiga o'zgartirish kiritish va ta'minotni ta'qiqdan chiqarish</p>	<p>XI. Modifying credit collateral and lifting restrictions</p>
<p>(240) Kredit ta'minotiga o'zgartirish kiritish va ta'minotni ta'qiqdan chiqarish jarayonlari bankning ichki me'yoriy hujjatlari va amaldagi qonunchilik hujjatlariga muvofiq qarzdorning rasmiy murojaati asosida ushbu Nizomda belgilangan tartibda amalga oshiriladi.</p> <p>Kredit ta'minotiga o'zgartirish kiritish va ta'minotni ta'qiqdan chiqarish boyicha arizalar qabul qilingan sanada bank filialining ijro nazorati bo'limi tomonidan elektron dastur (EDO) orqali ro'yxatga olinib, mas'ul xodimga yo'naltiriladi. Bunda, arizani umumiy ko'rib chiqish muddati 5 ish kunidan oshmasligi lozim.</p>	<p>(240) The procedures for amending credit collateral and releasing it from restriction are carried out according to this Regulation, based on the borrower's official application and in compliance with the bank's internal regulatory documents and applicable legislation.</p> <p>Applications for amendments to loan collateral and for the release of collateral from encumbrance shall, on the date of receipt, be registered through the electronic system (EDO) by the Execution Control Unit of the relevant bank branch and forwarded to the responsible employee. In this case, the total reviewing period for the application must not exceed five business days.</p>
<p>(241) Kredit ta'minotiga o'zgartirish kiritish amaldagi kredit qarzdorligi miqdoridan hamda taqdim etilayotgan yangi garov mulkining likvidligi va kreditni taminlanganlik darajasidan kelib chiqqan holda amalga oshiriladi.</p>	<p>(241) Changes to credit collateral are made based on the current amount of outstanding debt and the liquidity and coverage level of the newly provided collateral asset.</p>

<p>(243) Kredit ta'minotiga o'zgartirish kiritish bo'yicha yakuniy qaror vakolatli organ (anderrayterlar guruhi yoki Kredit va Limit Qo'mitasi) tomonidan qabul qilinadi. O'z navbatida, shu kunning o'zida CPO xodimi vakolatli organning tegishli qarori (ijobiy/rad etish va hk.) haqida front ofis menejeri orqali mijozga yozma ravishda (rad etilganda taqdirda, rad etish sabablarini ko'rsatgan holda) xabar beradi.</p> <p>Vakolatli organning tegishli qaroriga asosan kredit va ta'minot hujjatlariga o'zgartirishlar kiritiladi va ular belgilangan tartibda qayta ro'yxatdan o'tkaziladi.</p> <p>Mazkur talablar taqiq saqlangan holda garov mulkining kadastr va boshqa birlamchi hujjatlariga o'zgartirish kiritishga ruxsat berish, yangilangan hujjatlar asosida garov hujjatlariga tegishli o'zgartirish va qo'shimcha kelishuvlar rasmiylashtirish jarayonlarida ham amal qiladi.</p>	<p>(243) The final decision on amendments to loan collateral shall be made by the authorized body (the underwriters' group or the Credit and Limit Committee). In turn, on the same day, the CPO officer shall inform the client of the relevant decision of the authorized body (approval, rejection, etc.) in writing form through the front office manager (if rejected, reasons must be provided).</p> <p>Based on the relevant decision of the authorized body, amendments are made to the credit and collateral documents, and they are re-registered in accordance with the established procedure.</p> <p>These requirements shall also apply to the process of authorizing amendments to the cadastral and other primary documents of the pledged property, provided the restrictions remain in force, as well as to the formalization of relevant changes and supplementary agreements to the collateral documentation based on the updated records.</p>
<p>(245) Garovga olingan mulkni qisman ta'qiqdan chiqarish ajratilgan kredit qoldig'i va ta'minot sifatida qolayotgan mulklarning umumiy qiymatidan (CCR) kelib chiqib, qarz oluvchining tegishli murojaati asosida ko'rib chiqilishi mumkin. Bunda, ta'minotning qolgan qismi kredit bo'yicha majburiyatlarni talab darajasida qoplash uchun yetarli bo'lishi shart.</p>	<p>(245) The partial release of collateralized property from encumbrance may be considered based on the borrower's relevant request, taking into account the remaining loan balance and the total value of the remaining collateral (CCR). In this case, the remaining part of the collateral must be sufficient to cover the obligations under the loan at the required level.</p>
<p>(246) Bankning tegishli tarkibiy tuzilmalari (REM) tomonidan qolgan ta'minotning bozor qiymati va LTV ko'rsatkichlarini baholash, shuningdek risk tahlili amalga oshiriladi.</p>	<p>(246) REM conducts evaluation of the remaining collateral's market value and LTV ratio, along with a risk analysis.</p>
<p>(247) Ta'minotning belgilangan qismini ta'qiqdan chiqarish bo'yicha yakuniy qaror vakolatli organ (anderrayterlar guruhi yoki Kredit va Limit Qo'mitasi) tomonidan qabul qilinadi. O'z navbatida, shu kunning o'zida CPO xodimi vakolatli organning tegishli qarori (ijobiy/rad etish va hok.) haqida front ofis menejeri orqali mijozga yozma ravishda (rad etilganda taqdirda, rad etish sabablarini ko'rsatgan holda) xabar beradi.</p> <p>CAD ta'qiqdan chiqarilgan mulk qiymatini va u to'g'risidagi barcha ma'lumotlarni ABS tizimidan o'z vaqtida o'chirishga mas'ul sanaladi.</p>	<p>(247) The authorized body (Underwriters group or Credit Committee) makes the final decision. In turn, on the same day, the CPO officer shall inform the client of the relevant decision of the authorized body (approval, rejection, etc.) in writing form through the front office manager (if rejected, reasons must be provided).</p> <p>CAD ensures timely removal of released collateral data from ABS.</p>
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ASLIGA TO'G'RI