

ADDRESS
of the Chairman of the Board of the
"National Bank of Foreign Economic Activity of the Republic of Uzbekistan"
Joint Stock Company.

Dear customers, partners, shareholders and colleagues!

"National Bank of Foreign Economic Activity of the Republic of Uzbekistan" Joint Stock Company is one of the leading institutions of our country that implements all types of credit, finance, cash and other Banking products in national and foreign currency typical to modern universal banks.

As the state Bank of our country, the Bank performs its activities on a commercial basis and is responsible for quality and efficient performance of its tasks. The Bank has been focusing its activities on strengthening its position in the domestic financial market and consistently protecting the interests of the Republic of Uzbekistan in foreign economic activities.

The Bank did not aim only to maintain the leading position in the Banking sector of Uzbekistan. Our strategic goal is to become the best bank in the country!

Based on the important importance of the Bank in the economy of Uzbekistan, our Highness determines the essence of our activity. The wishes and needs of our clients are the basis of the Bank's activity as an organization. At the same time, the achievement of this goal is based on the unity and balance of three main factors - customer needs, the interests of society and the Bank's profit.

One of the main elements of the changes being implemented today is undoubtedly our corporate culture based on honesty and mutual respect. We are not stuck in one place, on the contrary, we are constantly improving, increasing the level of corporate transparency.

The "National Bank of Foreign Economic Activity of the Republic of Uzbekistan" Joint Stock Company adheres to the high standards of honest, conscientious and open business conduct in its activities. We adhere to the principle of rejecting corruption in all its forms and manifestations and consider it our duty to contribute to raising the level of anti-corruption culture in society.

The anti-corruption program of the Bank was created and is being implemented in order to comply with these principles. It was developed in accordance with legal documents, as well as advanced international standards, and consists of the following:

- "Anti-corruption policy" and "Conflict of interest management policy", which are mandatory for all employees, regardless of their position, as well as for persons working on behalf of the Bank;
- special training courses for employees, including managers, on issues of combating corruption;

- special training courses for employees, including managers, on issues of combating corruption;
- creation of rapid two-way communication channels for employees and customers on issues of fighting corruption.

The principles and standards of the program are gaining importance in all branches of the Bank. We take all necessary measures to reduce the risk of doing business with individuals and organizations that are or may be involved in corrupt activities, regularly update the Policy and verify compliance with its requirements.

We are interested in receiving timely information about possible violations of the law and any action(s) that lead or may lead to a violation of anti-corruption legislation and our Policy. Disclosure of suspected or actual corruption is encouraged.

The Bank has established and operates a "Compliance control hotline" for employees, customers, as well as any third parties to contact and report possible violations.

The Bank guarantees compliance with the principles of confidentiality in relation to the applicants and the provided information through the "Compliance control hotline", provides a procedure for their protection and, in necessary cases, two-way communication.

We are committed to introducing advanced tools and technologies aimed at further increasing the transparency of our operations. Our team respects fair competition, approves and encourages compliance with anti-corruption principles established in the Bank by all counterparties and partners.

Chairman of the Board of "National Bank of Uzbekistan" JSC A. Mirsoatov