

« A P P R O V E D »
By the general meeting of
shareholders of «Hamkorbank»JSCB
From May 7, 2016
Chairman of the Bank Council

_____ **I.I. Ibragimov**

CHANGES IN THE REGULATION «On the Supervisory Council of
Joint-Stock Commercial Bank «HAMKORBANK»
with participation of foreign capital ».

Current version	New version
13, CONTROL OVER THE BANK ACTIVITIES	
<p>94. The Bank Council shall receive from the Bank Board periodically (at least quarterly) reviews and written reports on the financial status and activities of the Bank, including recommendations on their improvement, as well as hear the reports of the Chairman of the Board and the head of internal audit service. Members of the Bank Council shall carry out thorough check of such reports and recommendations with a view to determine their accuracy and operability. List of reports to the Bank Council and their descriptions are given in appendices 1 and 2 to the present Regulation.</p>	<p>94. The Bank Council shall receive from the Bank Board periodically (at least quarterly) reviews and written reports on the financial status and activities of the Bank, including recommendations on their improvement, as well as hear the reports of the Chairman of the Board and the head of internal audit service. Members of the Bank Council shall carry out thorough analysis of such reports and recommendations with a view to determine their accuracy and operability. List of reports to the Bank Council and their descriptions are given in appendices 1 and 2 to the present Regulation.</p>
<p>96. Council members should receive information and reports, covering the following issues:</p> <ul style="list-style-type: none"> • financial activity results; • loan portfolio management; • liquidity risk management; • interest rate risk management; • investment portfolio management; • financial derivatives and off-balance sheet transactions; • Audit and internal control; • security; • assets quality and management; • management information system; • mandatory reports to the Central Bank; • transactions with related persons; • compliance with the code on corporate governance and ethical standards; • marketing ; • new products; • important legal issues; • personnel management issues; • economic analysis. 	<p>Council members should receive information and reports, covering the following issues</p> <ul style="list-style-type: none"> • financial activity results; • loan portfolio management; • liquidity risk management; • interest rate risk management; • investment portfolio management ; • Audit and internal control; • security; • assets quality and management; • transactions with related persons • important legal issues ; • Personnel management issues.