

Ayol-tadbirkorligi bo'yicha moliyaviy kodeks majburiyatnomasi
(WE Finance Code Commitment)

AT Aloqabank Kodeksni qo'llab-quvvatlaydi va hamkorlar hamda boshqa manfaatdor tomonlar bilan birgalikda ayol-tadbirkorlarni moliyalashtirishda cheklovlar va muammolarni bartaraf etishga yordam beradigan chora-tadbirlar amalga oshirish va ma'lumotlarni shakllantirishni ta'minlash uchun hamkorlik qiladi, jumladan:

1. Kodeksni qo'llab-quvvatlash bo'yicha tashkiliy tashabbuslarni amalga oshirilishini ta'minlash uchun quyidagi rahbarni mas'ul etib tayinlaydi: **Nasretdinova Nasiba Irkinovna - Boshqaruv raisi o'rinbosari v.b.**
2. Ayol-tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlari bo'yicha statistikani yuritadi:
 - Jami bank mijozlaridan ayol-tadbirkorlar ulushi va soni;
 - Jami ajratilgan kreditlar miqdoridan ayol-tadbirkorlarga ajratilgan kreditlar ulushi;
 - Ayol-tadbirkorlar tomonidan kredit olish uchun kelib tushgan arizalar soni va ajratilgan kreditlar soni va miqdori;
 - Ayol-tadbirkorlarga ajratilgan muammoli kreditlar ulushi;
 - Ayol-tadbirkorlar depozitlar soni va summasi;
 - Milliy muvofiqlashtiruvchi tashkilot va ishchi guruh tomonidan belgilangan ko'rsatmalar asosida boshqa statistik ma'lumotlar.
3. Ayol-tadbirkorlarni qo'llab-quvvatlash bo'yicha quyidagi chora-tadbirlarni joriy etadi va kengaytiradi:
 - 3.1 Ma'lumotlar bazasi:**
 - Ko'rsatkichlar va erishilgan natijalar yuzasidan ma'lumotlarni milliy muvofiqlashtiruvchi tashkilotga taqdim etish;
 - Bank mijozi bo'lgan ayol-tadbirkorlar bilan manzilli ishlash maqsadida bankning biznes-mijozlar bazasidan tadbirkor ayollar ro'yxatini shakllantirish. (HKXKM va KXKMLarda hisobvaraqlarini ochgan yakka tartibdagi tadbirkorlar va yuridik hshaxslarni xatlovdan o'tkazish, tadbirkor ayollar tomonidan boshqarilayotgan biznes mijozlarni aniqlab olish).

3.2 Moliyaviy xizmatlar:

- Bankning biznes-mijozlari bo'lgan tadbirkor ayollarning loyihalarini moliyalashtirish uchun 2025-yil davomida, "Yoshlar biznesi uchun" (18 yoshga to'lgan va 30 yoshdan oshmagan yoshlarga) imtiyozli kredit mahsuloti bo'yicha kamida **245,0** mlrd. so'mgacha miqdorida xotin-qizlarning tadbirkorlik loyihalariga kreditlar ajratish.

3.3 Nomoliyaviy xizmatlar:

- Respublika hududlarida startap loyihalari va innovatsion yondashuvlarga asoslangan biznes g'oyalari mavjud tadbirkor ayollarni aniqlash, ular bilan uchrashuvlar o'tkazish, "Startup Garage" va "AloqaVentures" venchur fondi rezidentligiga qabul qilish hamda loyihalariga investitsiyalar kiritilishi bo'yicha ishlarni amalga oshirish.

AT "Aloqabank" ushbu majburiyatlar va ko'rsatkichlar bo'yicha imtiyozli davr tugagandan so'ng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. **AT "Aloqabank"** Kodeks doirasida qabul qilingan majburiyatlari to'g'risida jamoatchilikka e'lon qiladi. Shuningdek, ayollar tadbirkorligini qo'llab -quvvatlashga doir gender bo'yicha ichki siyosati, moliyaviy nomoliyaviy xizmatlar yuzasidan axborot berib boradi.

AT Aloqabank
Boshqaruv raisi o'rinbosari v.b.
_____ **N. Nasretdinova**

Obligation under The Women Entrepreneurs Finance Code (WE Finance Code Commitment)

JSC "**Aloqabank**" supports the Women Entrepreneurs Finance Code and collaborates with partners and other stakeholders to implement measures and ensure the formation of data that will help eliminate the limitations and financing gaps for women entrepreneurs, including:

1. To ensure the implementation of organizational initiatives in support of the Code, appoints the following leader as responsible: **Nasretdinova Nasiba Irkinovna - Deputy Chairman of the Board**
2. Track the following agreed indicators on the level of financing for women entrepreneurs:
 - The share and number of female entrepreneurs among all bank clients;
 - Share of loans allocated to women entrepreneurs out of the total amount of loans allocated;
 - Number of applications received for loans from women entrepreneurs and the number and amount of loans allocated;
 - Share of non-performing loans (NPL) allocated to women entrepreneurs;
 - Number and amount of deposits of women entrepreneurs;
 - Other statistics based on the guidelines set by the National Coordinating Organization and the Working Group.
3. Introduce and expand measures to support women entrepreneurs:
 - 3.1 **Database:**
 - Providing data on indicators and results to the national coordinating organization;
 - Forming a list of women entrepreneurs from the bank's business client database to work specifically with women entrepreneurs who are bank clients. (*Certification of individual entrepreneurs and legal entities that have opened accounts in the RCSC, identification of business clients managed by women entrepreneurs*).
 - 3.2 **Financial Services:**
 - Allocating loans to women's entrepreneurial projects in the amount of at least 245.0 billion soums under the preferential loan product "For Youth Business" (for young people aged 18 and under 30) to finance the projects of women entrepreneurs who are business clients of the bank.
 - 3.3 **Non-Financial Services:**
 - Identifying women entrepreneurs with startup projects and business ideas based on innovative approaches in the regions of the republic, holding meetings with them, accepting them as residents of the Startup Garage and AloqaVentures venture funds, and implementing work to invest in their projects.

JSC "Aloqabank" regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **JSC "Aloqabank"** bank announces to the public about its obligations under the Code. It also provides information on internal gender policies, financial and non-financial services to support women's entrepreneurship.

Deputy Chairman of the Board of
JSC "Aloqabank"
_____ N. Nasretdinova