

PROCEDURE

For considering applications for amendments and additions to the terms of credit agreements for existing loans of borrowers/clients experiencing difficulties in timely fulfillment of credit obligations due to financial difficulties, difficult life situations and/or force majeure circumstances

Preamble

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This Procedure is developed in execution of paragraph 2 of the amendments and additions introduced to the Regulation “On the minimum requirements for the activities of commercial banks in the implementation of relations with consumers of banking services” (*registered with the Ministry of Justice of the Republic of Uzbekistan on 28 October 2025 under No. 3030-11*), on the basis of the Law of the Republic of Uzbekistan “On banks and banking activities”, and establishes the procedure for the private joint-stock bank “Trustbank” (hereinafter — the Bank) to consider applications from borrowers/clients for amendments and additions to the terms of credit agreements for existing loans in cases of financial difficulties, difficult life situations and/or force majeure circumstances, as a result of which borrowers/clients experience difficulties in making timely credit payments.

§ 1. General Provisions

1. The following terms are used in this Procedure:

Head Office — the Bank’s management apparatus;

banking service office — the Bank’s Operations Department and banking service offices;

Credit includes not only credit itself, but also financial leasing, factoring, loans, microloans, off-balance-sheet obligations (bank guarantees and sureties), as well as other monetary operations

in respect of which credit risk exists, including letters of credit issued for the purpose of targeted financing under import contracts

borrower/client — a legal entity (individual entrepreneur, natural person) who has submitted a written (electronic) application to a banking service office (authorized banking service center) for amendments and additions to the terms of the existing credit agreement due to inability to make timely credit payments as a result of financial difficulties, difficult life situations and/or force majeure circumstances after receiving the credit from the Bank;

Credit Division of the banking service office — the lending/retail business division of the banking service office, which, within its competence, considers the borrower/client's application for amendments and additions to the existing credit agreement due to financial difficulties, difficult life situations or force majeure circumstances preventing timely payments on the issued credit; prepares a conclusion (notification) and submits it for consideration to the credit committee of the banking service office, and in case of a positive decision, ensures the execution of the relevant operations;

Credit Division of the Head Office — Credit Department, Center for Coordination of Investment Activities and Project Management, Department for Financing Projects with Foreign Credit Lines, as well as the Retail Business Department of the Head Office, which review the materials submitted by the banking service office, prepare a conclusion (notification), submit it for consideration to the Credit Committee of the Head Office or the Bank's Management Board / Supervisory Board, and exercise control over the execution of relevant operations upon a positive decision;

conclusion (notification) — a document prepared and signed by an employee and the head of the credit division of the banking service office (credit officer and head of the banking service center) based on the written (electronic) application of the borrower/client for amendments and additions to the terms of the existing credit agreement due to financial difficulties, difficult life situations or force majeure circumstances, and submitted for consideration to the credit committee of the banking service office.

If the credit was approved by the Credit Committee of the Head Office (Management Board / Supervisory Board of the Bank), after submission to the Head Office of the decision of the credit committee of the banking service office that considered the issue at the initial stage, together with the relevant documents, the conclusion (notification) is prepared by the credit division of the Head Office, signed by the head of the credit division of the Head Office, his/her deputy, the head of the responsible internal structural unit and the employee who prepared the document, and submitted for consideration to the Credit Committee of the Head Office (Management Board / Supervisory Board of the Bank).

For assets classified as non-performing (NPL), the issue of amending the terms of the credit agreement is considered in accordance with the Bank's Policy on Work with Non-Performing Assets, with the conclusion (notification) prepared by the relevant Bank divisions.

2. During the term of the credit, based on the written (electronic) application of the borrower/client and in accordance with the Bank's credit policy, amendments and additions to the terms of the credit agreement are permitted.

3. The Bank makes amendments and additions to the terms of the existing credit agreement of a borrower/client experiencing difficulties with timely fulfillment of obligations due to financial difficulties, difficult life situations or force majeure circumstances in order to assist in the restoration of his/her economic activity and reduce debt burden.

§ 2. Types of Amendments and Additions to the Terms of the Credit Agreement (Restructuring)

4. With respect to a borrower/client experiencing difficulties in making timely credit payments due to financial difficulties, difficult life situations or force majeure circumstances, the following amendments and additions may be made to the terms of the credit agreement:

- a) extension of the grace period for the credit;
- b) extension of the final maturity date of the credit;
- d) amendment of the repayment schedule without changing the grace period and/or final maturity date;
- e) temporary reduction of the interest rate or reduction of the interest rate until full repayment of the credit;
- f) reduction of the amount of penalties and fines for late credit payments;
- g) other relief measures on an individual basis.

§ 3. List of Financial Difficulties, Difficult Life Situations and Force Majeure Circumstances Serving as Grounds for Amendments and Additions (Restructuring) to the Terms of the Credit Agreement

5. The following are considered financial difficulties and difficult life situations of the borrower/client serving as grounds for amendments and additions to the terms of the credit agreement:

- a) temporary incapacity for work lasting more than two months;
- b) termination of the employment contract and registration with the district (city) department for poverty reduction and employment promotion as a job seeker;
- d) death of a spouse who was a co-borrower and/or guarantor of the borrower/client;
- e) taking into care persons with disability group I or II or an increase in the number of dependents with disability group I or II;

f) going on maternity leave (pregnancy and childbirth leave).

6. The following are considered force majeure circumstances serving as grounds for amendments and additions to the terms of the credit agreement:

a) earthquakes, landslides, hurricanes, droughts, floods and other natural phenomena;

b) mass protests, military actions, blockade, imposition of import and/or export bans in the state interest, imposition of international sanctions and other socio-economic circumstances;

d) emergency medical situations, including epidemics, pandemics and quarantine;

e) fires, explosions and other man-made disasters;

f) unforeseen accidents in transport, energy and other infrastructure systems.

7. Amendments and additions to credit agreements in cases of financial difficulties, difficult life situations or force majeure circumstances are made with the approval of the Credit Committee of the Head Office and the relevant body that approved the granting of the credit, depending on the level of authority established by the Bank's credit policy (Management Board of the Bank, Supervisory Board of the Bank).

8. A credit whose terms have been revised is classified in accordance with the requirements of the Regulation "On the procedure for classifying the quality of assets and forming reserves to cover possible losses on assets, as well as their use in commercial banks" (*registered with the Ministry of Justice of the Republic of Uzbekistan on 14 July 2015 under No. 2696*).

At the same time, if, upon the first application of the borrower/client during the term of the credit agreement, there is a deferral or extension of payment terms due to the following circumstances, in accordance with paragraph 33-8 of the said Regulation, the classification of the credit does not change, and such credit is not classified as an asset with modified terms:

a) temporary incapacity for work of the borrower/client lasting more than two months;

b) termination of the employment contract and registration as a job seeker with the district (city) department for poverty reduction and employment promotion;

d) death of a spouse who was a co-borrower and/or guarantor;

e) taking into care persons with disability group I or II or an increase in their number;

f) establishment of disability group I or II for the borrower/client;

g) occurrence of natural and man-made emergencies;

h) the borrower/client going on maternity leave (pregnancy and childbirth leave).

For the purposes of subparagraphs "a" and "b", the average monthly income of the borrower/client for the two months preceding the date of application to the Bank must have decreased by at least 30 percent compared to the average monthly income for the last twelve months.

The circumstances specified in subparagraphs "a", "b", "d", "e", "f", "g" and "h" must

have occurred within four months preceding the date of the borrower/client's application to the Bank.

To maintain the unchanged classification of the credit and to avoid classifying it as an asset with modified terms, the period of deferral or extension of payments must not exceed:

- a) 6 months — for the grounds specified in subparagraphs “a”, “b”, “d”, “e”, “f” and “g”;
- b) 10 months — for the ground specified in subparagraph “h”.

When considering the borrower/client's application, the Bank may use the submitted supporting documents or other information. The Bank is obliged to take measures to verify the accuracy of the submitted information.

§ 4. Procedure for Receiving and Registering Applications from Borrowers/Clients, and List of Supporting Documents

9. A borrower/client experiencing difficulties in making timely payments on the granted credit due to financial difficulties, difficult life situations or force majeure circumstances may submit a written (electronic) application to the Bank for amendments and additions to the existing credit agreement in the following ways:

- a) in person — to the registry office of the banking service office (authorized banking service center);
- b) in paper form — through UzPost;
- d) through the Bank's official Telegram channel (t.me/trustbank.uz);
- e) by email to the Bank (info@trustbank.uz).

10. The written (electronic) application of the borrower/client is registered in the Bank's electronic document management system. The application together with the attached documents is forwarded to the credit division of the banking service office for consideration. The employee of the credit division registers the application in the “Journal of Registration of Credit (Leasing) Applications at the Banking Service Office”.

11. The borrower/client's application must contain the following information:

- a) addressee (name and head of the banking service office / authorized banking service center);
- b) borrower/client details: for legal entities — name of the business entity, legal address, TIN, name and surname of the head, email address; for natural persons — full name, residential address, passport details, contact phone number, email address;
- d) preferred method of receiving the Bank's response: call from the call center, SMS, written response, email via the official Telegram channel t.me/trustbank.uz;
- e) clear indication of the reasons for the occurrence of financial difficulties, difficult life situations or force majeure circumstances;

f) specific indication of the type of changes that the borrower/client proposes to make to the terms of the existing credit agreement.

12. The following documents must be attached to the borrower/client's application:

a) in case of financial difficulties and difficult life situations:

document confirming temporary incapacity for work lasting more than two months;

copy of the order on termination of the employment contract and document on registration as a job seeker with the district (city) department for poverty reduction and employment promotion;

death certificate of a spouse who was a co-borrower or guarantor;

documents confirming taking into care persons with disability group I or II or an increase in their number;

documents confirming going on maternity leave (pregnancy and childbirth leave);

other documents confirming the cases specified in paragraph 5 of the Procedure;

b) in case of force majeure circumstances:

certificate of force majeure circumstances issued by the Chamber of Commerce and Industry;

official conclusion of the relevant state authority depending on the type of force majeure circumstance.

13. In case of changing the original terms of the credit agreement (grace period, repayment term, interest rate), the borrower/client shall provide a business plan with a forecast of income (losses) and cash flows for the credit period, including a plan for restoring normal operations.

14. The Bank has the right to request from the borrower/client additional documents not specified in this Procedure, depending on the nature of the financial difficulties, difficult life situations or force majeure circumstances.

15. Depending on the type of changes made to the credit agreement, the Bank has the right to establish requirements for credit security and/or other terms of the agreement in accordance with the Bank's internal regulatory documents.

§ 5. Timeframes for Considering Applications from Borrowers/Clients

16. An application from a borrower/client for amendments and additions to an existing credit agreement due to difficulties in timely fulfillment of obligations on a credit granted as a result of financial difficulties, difficult life situations or force majeure circumstances shall be considered within 15 banking business days from the date of its official receipt by the banking service office (authorized banking service center).

The application from the borrower/client shall be considered in the following stages:

a) consideration period in the credit division of the banking service office — 3 banking

business days;

b) consideration period at the credit committee of the banking service office — 3 banking business days;

d) consideration period at the credit committee of the Head Office — 3 banking business days;

e) consideration period at the Management Board of the Bank / Supervisory Board of the Bank — 4 banking business days;

f) notification period to the borrower/client in case of refusal of the application — 2 banking business days.

§ 6. Procedure for Considering Received Applications and Evaluation Criteria.

Consideration of an Application for Extension of Payment Terms on an Existing Credit for up to Ten Months for a Woman on Maternity Leave (Pregnancy and Childbirth Leave)

17. The credit division of the banking service office, through the responsible employee, performs the following actions:

a) receives the application (request) for amendments and additions to the credit agreement due to financial difficulties, difficult life situations, or force majeure circumstances, along with the attached documents, through the Bank's electronic document management system *(if the documents are not duly executed, contain doubtful information, or certain documents are missing, the Bank has the right to return the documents to the borrower/client with a written statement of the deficiencies)*;

b) obtains a credit report on the borrower/client's credit history from the Credit Bureau;

d) analyzes the security provided for the credit (obtains information from the Pledge Registry, analyzes the guarantor's balance sheet);

e) reviews the credit's classification;

f) determines the existence of overdue debt on the credit;

g) examines the documents submitted by the borrower/client as specified in paragraph 4 of the Procedure;

h) prepares and formalizes a conclusion (notification) based on the conducted analysis;

i) submits the conclusion (notification), the borrower/client's application (request), and the set of attached documents to the credit committee of the banking service office (underwriter) for consideration.

18. The credit committee of the banking service office (underwriter) makes a decision to approve or reject amendments and additions to the existing credit agreement of a borrower/client experiencing difficulties in making timely payments on the credit granted due to financial difficulties, difficult life situations, or force majeure circumstances.

19. If the credit committee of the banking service office makes a positive decision on amendments and additions to the existing credit agreement of a borrower/client experiencing difficulties in making timely payments due to financial difficulties, difficult life situations, or force majeure circumstances, the matter is submitted for consideration to the Credit Committee of the Head Office (the Bank's Management Board / Supervisory Board of the Bank).

20. A borrower/client — a woman who has gone on maternity leave (pregnancy and childbirth leave) and is experiencing difficulties in making timely payments on the credit granted due to financial difficulties — may apply to the banking service office (authorized banking service center) with a request to extend the payment terms for up to 10 months, with a temporary suspension of principal repayments while continuing to pay only interest.

In this case, the borrower/client — woman shall attach the following documents to her application:

- a) copy of the order granting maternity leave (pregnancy and childbirth leave);
- b) medical certificate;
- d) document confirming temporary suspension of income;
- e) copy of the credit agreement.

§ 7. Procedure and Timeframe for Notifying the Borrower/Client of the Bank's Positive or Negative Decision on the Application

21. Upon the Bank making a positive or negative decision regarding the borrower/client's application (request) for amendments and additions to the existing credit agreement due to difficulties in making timely payments caused by financial difficulties, difficult life situations, or force majeure circumstances, the borrower/client shall be notified within 2 banking business days in the following manner:

- a) by telephone call, SMS notification, or through the mobile application;
- b) by sending a written letter to the borrower/client's legal/residential address;
- d) by sending a notification to the borrower/client's email address.

§ 8. Making Amendments and Additions to the Credit Agreement and Its Annexes upon Approval of the Application

22. After a positive decision is made on amendments and additions to the existing credit agreement of a borrower/client experiencing difficulties in making timely payments due to financial difficulties, difficult life situations, or force majeure circumstances, the employee of the credit division of the banking service office performs the following operations:

- a) prepares and formalizes a draft supplementary agreement on amendments and/or additions to the credit agreement;
- b) if necessary, monitors the preparation, formalization, and submission to the banking

service office of relevant amendments and additions to the credit security documents in the prescribed manner;

d) in the IABS system: enters relevant amendments to the credit card items, performs necessary operations on off-balance sheet account 94501 (94502, 94503) and/or credit accounts if required, and makes changes to the security section of the credit card and entries in the Pledge Registry.

§ 9. Final Provisions

23. The provisions of this Procedure may be constantly adapted, amended, clarified, and improved in response to internal and external factors.

24. The Internal Audit Department, during inspections at the Head Office (banking service office), verifies compliance with this Procedure in the process of making amendments and additions to the existing credit agreement of a borrower/client experiencing difficulties in making timely payments due to financial difficulties, difficult life situations, or force majeure circumstances.