

		NAME OF ISSUER						
1.	Complete	Joint-stock commercial mortgage bank "Ipoteka-Bank".						
	Abbreviated	JSCMB "Ipoteka-Bank".						
	Stock ticker name:	A054570						
		CONTACT INFORMATION						
2.	Location:	Shakhrisabz, 30, Mirzo-Ulugbek district, Tashkent highway, Republic of Uzbekistan, 100000						
	Mailing address:	Shakhrisabz, 30, Mirzo-Ulugbek district, Tashkent highway, Republic of Uzbekistan, 100000						
	E-mail address:*	cenbum@ipotekabank.uz						
	Official website:*	www.ipotekabank.uz						
		INFORMATION ABOUT MATERIAL FACT						
3.	Material fact number:	06						
	Name of material fact:	Decisions made by the issuer's supreme management body						
	Type of general meeting:	extraordinary						
	Date of the general meeting:	11/10/2023						
	Date of drawing up the minutes of the general meeting:	11/10/2023						
	Venue of the general meeting:	Tashkent, st. Shakhrisabz, 30, remotely, using the electronic voting service http://evote.uz/ .						
	Quorum of the general meeting:	98.59%						
	No.	Question put to vote	Voting results					
			behind		against		abstained	
			%	quantity	%	quantity	%	quantity
1.	Approval of the organizational structure of JSCMB "Ipoteka-Bank" in a new edition.	100	2 939 524 260 809	0	0	0	0	
2.	Approval of changes to the composition of the Supervisory Board JSCMB "Ipoteka-Bank".	-	-	-	-	-	-	
3.	Approval of changes to the composition of the Management Board of JSCMB Ipoteka Bank.	75.04	2 205 862 113 969	0	0	24.96	733 662 146 840	
4.	Approval of amendments and additions to the Charter of JSCMB Ipoteka Bank.	100	2 939 524 260 809	0	0	0	0	
5.	Approval of amendments to the Regulations on the Supervisory Board of AKIB "Mortgage Bank"	100	2 939 524 260 809	0	0	0	0	
6.	Approval of an increase in the authorized capital and the issue of additional shares JSCMB "Ipoteka-Bank"	100	2 939 524 260 809	0	0	0	0	
Full wording of decisions adopted by the general meeting:								
1.	Approve the organizational structure of JSCMB "Ipoteka-Bank" in a new edition in accordance with Appendix No. 1.							
2.	Approve the issue of making changes to the composition of the Supervisory Board of JSCMB Ipoteka Bank. Based on the voting results, to exclude member of the Supervisory Board Alexander Pikker from the Supervisory Board of JSCMB Ipoteka Bank. Include and elect Elena Vasilievna Ladygina and Marko Volts to the Supervisory Board of JSCMB "Ipoteka-Bank" as independent members for a period of three years and approve composition of the Supervisory Board as follows: Laszlo Wolf - OTP Bank Plc. Deputy General Director;							
	Zoard Gazmar Laszlo - OTP Bank Plc. Managing Director, Director of Compliance; Peter Beshe Janos - OTP Bank Plc. Head of International Retail Services; Makhkamov Rustam Khusniddinovich - Chief Legal Adviser of the Ministry of Economy and Finance of the Republic of Uzbekistan; Maxim Chernushchenko - independent member of the Supervisory Board; Zoltan Szalai Györd - independent member of the Supervisory Board; Tatiana Dogan – independent member of the Supervisory Board;							

	<p>Ladygina Elena Vasilievna - independent member of the Supervisory Board; Marco Volz is an independent member of the Supervisory Board. At the same time, the newly elected members of the bank's Supervisory Board will begin to perform their duties after agreement with the Central Bank Republic of Uzbekistan.</p>
3.	<p>Approve the issue of making changes to the composition of the Management Board of JSCMB Ipoteka Bank. In that:</p> <ul style="list-style-type: none"> - Botirov Farrukh Mannonovich, Deputy Chairman of the Management Board of JSCMB "Ipoteka-Bank" to be relieved of his post as head of the corporate banking unit and market instruments and expelled from the Management Board of JSCMB Ipoteka Bank; - Zulfukarov Jura Ismailovich, Deputy Chairman of the Management Board of JSCMB "Ipoteka-Bank" to be relieved of his post as head of the government block programs and regional projects and be excluded from the Management Board of JSCMB Ipoteka Bank. <p>Umidjon Abdukhalikovich Khakimov - to appoint and approve the position of Deputy Chairman of the Management Board, Head of the Corporate Banking and Market Instruments Unit.</p> <p>It should be noted that Umidjon Abdukhalikovich Khakimov will begin to perform his duties after agreement with the Central Bank of the Republic of Uzbekistan in the prescribed manner, it should also be indicated that the contract with him must be concluded for a period of three years and a decision must be made annually on the possibility of extending or terminating the contract.</p>
4.	<p>Approve the introduction of amendments and additions to the Charter of JSCMB "Ipoteka-Bank" in accordance with Appendix No. 2.</p> <p>The bank management must ensure registration of changes and additions to the Charter of JSCMB "Ipoteka-Bank" with the Central Bank of the Republic of Uzbekistan in the prescribed manner.</p>
5.	<p>Approve amendments to the Regulations on the Supervisory Board of JSCMB "Ipoteka-Bank" in accordance with Appendix No. 3.</p>
6.	<p>6. Approve the increase in the authorized capital and the issue of additional shares of JSCMB Ipoteka Bank.</p> <p>6.1. Establish the procedure for placement and circulation of the 21st additional issue of 844,633,300,000 (eight hundred forty-four billion six hundred thirty-three million three hundred thousand) pieces with a nominal value of 1 (one) soum with a total value of 844,633,300,000 (eight hundred forty-four billion six hundred thirty-three million three hundred thousand) sum ordinary registered shares in uncertificated form as follows:</p> <ol style="list-style-type: none"> 1) Shares of this issue will be placed by private subscription by OTP Bank Plc. with granting shareholders a pre-emptive right to purchase shares in proportion to the number of common shares of this issue they own. 2) The placement period for shares of this issue is 60 (sixty) days starting from the date of state registration of this issue. The start date of the placement of shares of this issue from the date of publication of information on the state registration of the issue of shares and notification of the validity period of the preemptive right in the manner and within the time limits established by law, but in the event of receipt of written applications from all shareholders of the bank about the application or refusal of the preemptive right before the expiration of the application period application of the preemptive right, the placement of shares begins on the next business day from the day of receipt of these applications. If the start date for the placement of shares falls on a day off for bank account transactions, then the placement of shares will begin on the next first business day. The end date of the placement is the day of placement of the last share of this issue, but the end date of the placement should not exceed 60 (sixty) days from the date of state registration of shares. 3) The placement of shares of this issue will be carried out on the unorganized over-the-counter securities market by concluding civil transactions (agreements) for the purchase and sale (sale) of securities. Shares of this issue will be placed by the Bank without the involvement of an underwriter. Upon expiration of the preemptive right of shareholders, shares will not be placed to persons who do not have preemptive rights. Upon expiration of the preemptive right, shares of this issue will be placed by OTP Bank Nyrt. 4) Shares of this issue are placed with granting shareholders a pre-emptive right to purchase shares in proportion to the number of common shares of this issue they own. The list of persons having a pre-emptive right to purchase shares of the Bank was formed as of November 10, 2023 in the register of shareholders of the Bank. The validity period of the pre-emptive right to purchase the placed shares of this issue is 10 (ten) days from the date of publication of the notice. When exercising the preemptive right, shares will be placed on the unorganized over-the-counter securities market by concluding an appropriate agreement for the purchase and sale of shares in

the manner prescribed by law. The pre-emptive right to purchase shares of an additional issue has shareholders - owners of common shares of the bank, recorded in the register of shareholders formed as of November 10, 2023.

5) Shares of this issue will be placed at a par value of 1 (one) sum.

6) Payment for shares is carried out in national currency only in cash in accordance with the procedure established by law OTP Bank Nyrt.

7) In accordance with the current legislation of the Republic of Uzbekistan, money deposited for shares is accepted and recorded in the relevant Bank accounts.

8) If less than 60% of the shares of this issue are placed, the issue will be considered failed.

If this issue of shares is recognized as invalid, the Bank will publish official information about this fact in the prescribed manner on the Bank's website, on the Unified Corporate Information Portal and on the website of Tashkent Republican Stock Exchange JSC.

The funds paid for the shares will be transferred in full to the bank accounts specified in the shareholder's application within 10 (ten) days from the day in which case this issue is declared invalid.

6.2. According to the Law of the Republic of Uzbekistan "On the Securities Market" and other legislative acts, approve the Decision on the additional issue of shares according to Appendix No. 4.

Election of members of the supervisory board:*

Information about candidates

No.	FULL NAME.	Place of work, position		Belonging stock		Number of votes
		place	job title	type	quantity	
1	Laszlo Wolf	OTP Bank Plc.	Deputy General Director	0	-	2 939 524 260 809
2	Alexander Picker	JSC "Moldindconbank"	Chairman of the Board	0	-	0
3	Zoltan Szalai Gyorgy	-	-	0	-	2 939 524 260 809
4	Makhkamov Rustam Khusniddinovich	Ministry of Economy and Finance of the Republic of Uzbekistan	Main legal adviser	0	-	2 939 524 260 809
5	Peter Beshe Janos	OTP Bank Plc.	Head of International Retail Department	0	-	2 939 524 260 809
6	Maxim Chernushchenko	Fingular PTE. LTD	CEO	0	-	2 939 524 260 809
7	Zoard Gazmar Laszlo	OTP Bank Plc.	Managing Director, Director of Compliance	0	-	2 939 524 260 809
8	Tatiana Dogan	JSC "Kazakhstan Ijara Company" (Almaty)	Independent Director of the Board of Directors	0	-	2 939 524 260 809
9	Ladygina Elena Vasilievna	YVL Ltd.	Founder, director	0	-	2 939 524 260 809
10	Marco Volz	Kylin Prime Group AG	Transaction consultant/consultant	0	-	2 939 524 260 809

Deputy Chairman of the Management Board

Khayrullaev J.R.

Chief Accountant

Normetov E.Z.