

ANNUAL REPORT of the issuer for 2020

1.	NAME OF THE ISSUER	
	Full: In the state language: In Latin script: In Russian: In English:	«Ипотека-банк» акциядорлик тижорат ипотека банки «Ipoteka-bank» aksiyadorlik tijorat ipoteka banki Акционерный коммерческий ипотечный банк «Ипотека-банк» Joint-stock commercial mortgage bank «Ipoteka-bank»
	Abbreviated: In the state language: In Latin script: In Russian: In English:	«Ипотека-банк» АТИБ «Ipoteka-bank» АТІВ АКИБ «Ипотека-банк» JSCMB «Ipoteka-bank»
	Name of the stock ticker:	A054570 (IPMB)
2.	CONTACT DETAILS	
	Location:	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30.
	Mailing address:	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30.
	The addressEmail:	cenbum@ipotekabank.uz
	Official website:	www.ipotekabank.uz
3.	BANK DETAILS	
	Name of servicing bank:	Main operational department of JSCMB "Ipoteka-bank"
	Current account number:	№10301000900000937001
	MFIs:	00937
4.	REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED:	
	registration authority:	Joint-Stock Commercial Mortgage Bank "Ipoteka-Bank" was registered on April 30, 2005 by the Central Bank of the Republic of Uzbekistan No. 74. License of the Central Bank of the Republic of Uzbekistan for the right to carry out banking operations No. 74 dated October 21, 2017.
	body of the state tax service (TIN):	State Tax Inspectorate of Mirzo-Ulugbek district of Tashkent city, TIN 202858483.
	Numbers assigned by state statistics authorities: State Committee of the Republic of Uzbekistan on Statistics, Department of Statistics, Tashkent, No. 38550 dated July 13, 2005.	
	OPF: 153, OKPO: 17068947, OKED: 64190, SOATO: 1726269	
5.	INDICATORS OF THE FINANCIAL AND ECONOMIC STATE OF THE ISSUER	
	Return on equity ratio:	net profit / authorized capital = 16.8%
	Total solvency coverage ratio:	
	Net Stable Financing Norm	Amount of stable funding available / Amount of stable funding needed = 0.111 (min 0.100).
	Absolute liquidity ratio:	
	The ratio of own and borrowed funds:	adjusted total risk-based capital / risk-adjusted assets = 0.17 (min 0.130)
	The ratio of own and borrowed funds of the issuer:	equity / liabilities = 15.2%
6.	AMOUNT OF ACCRUED INCOME ON SECURITIES IN THE REPORTING YEAR	
		in monetary terms
	For ordinary shares	
	in soums per share:	-
	as a percentage of the par value of one share:	-
	Preferred shares	
	in soums per share:	25 tiyin.
	as a percentage of the par value of one share:	25%

	For other securities		-				
7.	PRESENT DEBT IN PAYMENT OF INCOME ON SECURITIES						
	For ordinary shares						
	according to the results of the reporting period (in soums):		---				
	according to the results of previous periods (in soums):		---				
	Preferred shares						
	according to the results of the reporting period (in soums):		---				
	according to the results of previous periods (in soums):		---				
	For other securities						
	according to the results of the reporting period (in soums):		---				
	according to the results of previous periods (in soums):		---				
8.	CHANGES IN THE COMPOSITION OF THE SUPERVISORY BOARD, REVISION COMMISSION OR THE EXECUTIVE BODY						
	No.	Date modified		FULL NAME.	Position	Issuing body that made the decision	Elected (appointed) / withdrawn from membership (dismissed, expiration of term of office)
		decision date	date of entry into office				
	1	21/02/2020		Rakhbarov Nodirbek Alisherovich	Deputy Chairman of the Management Board	Supervisory Board	added
	2	07/10/2020		Khojaev Botir Asadillaevich	member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	3	07/10/2020		Kakhhorov Azizhon Akhror ugli	member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	4	07/10/2020		Ibragimov Jamol Kamilovich	member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	5	07/10/2020		Rakhimov Jamoliddin Kamolitdinovich	member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	6	07/10/2020		Ishmukhamedov Murat Mergalievich	Member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	7	07/10/2020		Zainutdinov Sirojiddin Sayfutdinovich	member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	8	07/10/2020		Tulyaganov Farrukh Abdurasulovich	member of the Revision Commission	General Meeting of Shareholders	withdrawn from the
	9	07/10/2020		Abdushukurov Jamshid Abdigalipovich	member of the Supervisory Board	General Meeting of Shareholders	added
	10	07/10/2020		Makhkamov Rustam Khusniddinovich	member of the Supervisory Board	General Meeting of Shareholders	added
	11	07/10/2020		Alexander Picker	member of the Supervisory Board	General Meeting of Shareholders	added
	12	07/10/2020		Tatiana Dogan	member of the Supervisory Board	General Meeting of Shareholders	added
	13	07/10/2020		Wesley Davis	member of the Supervisory Board	General Meeting of Shareholders	added
	14	07/10/2020		Bereshchenko Yulia Valerevna	member of the Supervisory Board	General Meeting of Shareholders	added
	15	07/10/2020		Sayfutdinov Sherkhon Safarbaevich	member of the Revision Commission	General Meeting of Shareholders	added
9.	KEY INFORMATION ON ADDITIONALLY ISSUED SECURITIES IN THE REPORTING YEAR						
	NINETEENTH SHARE ISSUANCE						
	The issuer's body that made the decision to issue:		Supervisory Board of JSCMB "Ipoteka-Bank" (No. 49 dated 29/09/2020)				
	Security type:		registered common shares				
	Number of securities:		52,395,129,472 ordinary shares				
	Nominal value of one security:		1 sum				

Date of state registration of the issue:	25/11/2020
State registration number of the issue:	P0775-19
Placement method:	closed subscription
Placement start date:	05/12/2020
Placement end date:	22/12/2020

10. MATERIAL FACTS IN THE ISSUER'S ACTIVITIES IN THE REPORTING YEAR					
No.	Namematerial fact (abbreviated as SF)	No. SF	Occurrence dateSF	Publication dateSF	
1	One-time decrease in the value of assets by more than 10 percent	18	12/12/2019	10/01/2020	
2	Changes in the list of affiliates	36	21/02/2020	25/02/2020	
3	Change in the composition of the supervisory board, revision commission or executive body	08	21/02/2020	25/02/2020	
4	Decisions taken by the supreme management body of the issuer	06	02/04/2020	02/04/2020	
5	Changes in the list of affiliates	36	14/07/2020	16/07/2020	
6	Changes in the list of legal entities in which the issuer owns 10 percent or more of shares (interests, units)	30	14/07/2020	16/07/2020	
7	Changes in the list of affiliates	36	11/08/2020	11/08/2020	
8	Conclusion of a major transaction by the issuer	20	18/09/2020	21/09/2020	
9	Decisions taken by the supreme management body of the issuer	06	07/10/2020	09/10/2020	
10	Change in the composition of the supervisory board, audit commission or executive body	08	07/10/2020	09/10/2020	
11	Accrual of income on securities	32	07/10/2020	09/10/2020	
12	Changes in the list of affiliates	36	07/10/2020	09/10/2020	
13	Change in the list of legal entities in which the issuer owns 10 percent or more of shares (interests, shares)	30	07/10/2020	09/10/2020	
14	Making a deal with an affiliate	21	28/10/2020	30/10/2020	
15	Issue of securities (19th issue of shares)	25	25/11/2020	27/11/2020	
16	Making a deal with an affiliate	21	22/12/2020	22/12/2020	
17	Decisions taken by the supreme management body of the issuer	06	25/12/2020	25/12/2020	
18	Accrual of income on securities	32	25/12/2020	25/12/2020	

11. BALANCE SHEET OF THE BANK FOR 31/12/2020 (in thousand soums)				
No.	ASSETS	Total	in national currency	in foreign currency (in equivalent in soums)
1	Cash on hand and other payment documents	636 066 750	231 648 323	404 418 427
2	To be received from the CBRU	2 160 738 114	1,071,238,996	1 089 499 118
3	Receivable from other banks, net	3 875 848 573	245 475 231	3 630 373 342
3.1.	Receivable from other banks, gross	3 875 848 573	245 475 231	3 630 373 342
3.2.	Minus: Reserve for possible losses	0	0	0
4	Purchase and sale accounts, net	760 967 418	760 967 418	0
4.1.	Securities for purchase and sale, gross	760 440 000	760 440 000	0
4.2.	Discount and premiums on securities	527 418	527 418	0
4.3.	Minus: Reserve for possible losses	0	0	0
5	Precious metals, coins, stones, pure	684	684	0
5.1.	Precious metals, coins, stones, gross	684	684	0
5.2.	Minus: Reserve for possible losses	0	0	0
6	Investment, net	131 192 402	131 192 402	0
6.1.	Investments, gross	131 192 402	131 192 402	0
6.2.	Minus: Reserve for possible losses	0	0	0
7	Securities purchased under a repurchase agreement, net	0	0	0
7.1.	Securities purchased under a repurchase agreement, gross	0	0	0

7.2.	Reserve for possible losses	0	0	0
8	Loans and leasing operations, net	23 620 500 910	16 556 183 186	7 064 317 724
8.1.	Loans and leasing operations, gross	24 304 178 877	17 084 065 357	7 220 113 520
8.2.	Minus: Reserve for possible losses	683 677 967	527 882 171	155 795 796
9	Purchased bills, clean	0	0	0
9.1.	Purchased bills, gross	0	0	0
9.2.	Minus: Reserve for possible losses	0	0	0
10.	Customer liabilities on financial instruments, net	0	0	0
10.1.	Customer liabilities on financial instruments, gross	0	0	0
10.2.	Minus: Reserve for possible losses	0	0	0
11	Fixed assets, net	360 191 839	360 191 839	0
12	Total accrued interest and non-interest income, net	664 691 099	450 128 007	214 563 092
12.1.	Accrued interest receivable, gross	649 673 565	443 379 961	206 293 604
12.2.	Accrued non-interest income receivable, gross	20 299 543	11 719 659	8 579 884
12.2.1.	Minus: Reserve for possible losses	5 282 009	4 971 613	310 396
13.	Other own property of the bank, clean	24 073 249	24 073 249	0
13.1.	Other own property collected under loans and leasing, gross	17 121 679	17 121 679	0
13.2.	Other own property of the bank, gross	15 634 223	15 634 223	0
13.3.	Minus: Accumulated depreciation and provisions for possible losses	8 682 653	8 682 653	0
14	Other assets, net	175 333 317	129 013 455	46 319 862
14.1.	Other assets, gross	263 646 394	137 905 693	125 740 701
14.2.	Minus: Reserve for possible losses	88 313 077	8 892 238	79 420 839
14.3.	Purchase and sale of currency and currency positions	0		
15.	Total assets	32 409 604 355	19 960 112 790	12 449 491 565
	LIABILITIES AND EQUITY			
	COMMITMENTS			
16.	Demand deposits	4 958 983 309	3 272 957 383	1 686 025 926
17.	Term deposits	4 540 455 824	3 152 946 013	1 387 509 811
18.	Payable to the CBR	0	0	0
19.	Payable to other banks	975 350 174	870 580 974	104 769 200
20.	Securities sold under REPO transactions	415 381 918	415 381 918	0
21.	Loans and leasing operations payable	12 996 303 396	7 365 065 900	5 631 237 496
22.	Securities issued by the bank	3 143 076 000	0	3 143 076 000
23.	Subordinated debt	424 092 049	424 092 049	0
24.	Accrued interest payable	183 932 772	62 508 283	121 424 489
25.	Accrued taxes payable	118 022 146	118 022 146	0
26.	Clearing transactions	3 846 725	1 463 243	2 383 482
27.	Other obligations	376 181 163	335 345 592	40 835 571
28.	Total liabilities	28 135 625 476	16 018 363 501	12 117 261 975
	EQUITY			
29.	Authorized capital	2 869 839 260	2 869 839 260	0
29.1.	Shares - Ordinary	2 861 787 260	2 861 787 260	0
29.2.	Shares - Preferred	8 052 000	8 052 000	0
30.	Added capital	754 434	754 434	0

31.	Reserve capital.			
31.1.	General purpose reserve fund	418 115 071	418 115 071	0
31.2.	Provisions created for standard assets	248 477 236	248 477 236	0
31.3.	Reserve for devaluation	0	0	0
31.4.	Other reserves and funds	27 287 609	27 287 609	0
32.	Undistributed profits	709 505 269	709 505 269	0
32.1.	of which, net profit (loss) of the current year	482 740 899	482 740 899	0
33.	Total equity	4 273 978 879	4 273 978 879	0
34.	Total liabilities and equity	32 409 604 355	20 292 342 380	12 117 261 975
12.	REPORT ON FINANCIAL RESULTS OF THE BANK FOR 31/12/2020 (in thousand soums)			
No.	Categories	Total	in national currency	in foreign currency (in equivalent in soums)
1.	1. INTEREST INCOME			
a.	Interest income on accounts with the CBRU	8 623 380	8 623 380	0
b.	Interest income on accounts with other banks	72 624 402	57 144 057	15 480 345
c.	Interest income on purchased bills	0	0	0
d.	Interest income on investments	313 477	313 477	0
e.	Interest income on securities purchase and sale accounts	87 238 645	87 238 645	0
f.	Interest income on customer obligations	0	0	0
g.	Interest income on customer obligations on outstanding acceptances of this bank	0	0	0
h.	Interest, Discount (Discounts) and installments on credit and leasing operations	2 327 021 434	1 948 061 801	378 959 633
i.	Interest income from securities purchase and repurchase agreements	0	0	0
j.	Other interest income	701 571 645	613 836 271	87 735 374
l.	Total interest income	3,197,392,983	2 715 217 631	482 175 352
2.	INTEREST EXPENSES			
a.	Interest expense on demand deposits	19 318 687	18 960 866	357 821
b.	Interest expense on term deposits	478 820 901	395 081 409	83 739 492
c.	Interest expense on accounts payable with the CBRU	0	0	0
d.	Interest expense on accounts payable to other banks	69 266 125	62 517 848	6 748 277
e.	Total interest expense on deposits	567 405 713	476 560 123	90 845 590
f.	Interest expense on loans payable	491 108 812	303 377 269	187 731 543
g.	Interest expenses under agreements on the sale of securities with subsequent repurchase	50 778 646	50 778 646	0
h.	Other interest expenses	693 147 980	602 609 438	90 538 542
i.	Total interest expense on borrowings	1 235 035 438	956 765 353	278 270 085
j.	Total interest expense	1 802 441 151	1 433 325 476	369 115 675
3.	NET INTEREST INCOME BEFORE ASSESSMENT OF POSSIBLE LOSS ON ASSETS	1 394 951 832	1 281 892 155	113 059 677
a.	Minus: Assessment of possible losses on loans and leasing	613 952 735	466 831 632	147 121 103
b.	Minus: Estimation of possible losses on securities	0		
c.	Minus: Estimation of possible losses on investments	0	0	0
d.	Minus: Estimation of possible losses on other assets	99 604 984	20 307 257	79 297 727
g.	Net interest income after assessing possible losses on loans and leasing	681 394 113	794 753 266	-113 359 153
4.	INTEREST-FREE INCOME			
a.	Income from commissions and service fees	323 643 438	295 806 672	27 836 766

b.	Profit in foreign currency	195 480 279	423 687	195 056 592	
c.	Profit from commercial operations	0	0	0	
d.	Profits and dividends from investments	3 605 060	3 605 060	0	
e.	Other non-interest income	252 180 527	214 761 383	37 419 144	
f.	Total non-interest income	774 909 304	514 596 802	260 312 502	
5.	INTEREST-FREE EXPENSES				
a.	Commission and service costs	104 640 614	73 145 096	31 495 518	
b.	Foreign currency losses	118 835 517	1 592 801	117 242 716	
c.	Losses on purchase and sale accounts	0	0	0	
d.	Investment losses	0	0	0	
e.	Other non-interest expenses	244 920	244 920	0	
f.	Total non-interest expenses	223 721 051	74 982 817	148 738 234	
6.	NET INCOME BEFORE OPERATING EXPENSES	1 232 582 366	1 234 367 251	-1 784 885	
7.	OPERATING EXPENSES				
a.	Salaries and other expenses for employees	453 395 192	453 395 192		
a 1)	of which, payments to key management personnel	1 296 090	1 296 090		
b.	Rent and maintenance	55 314 786	55 314 786		
c.	Travel and transport expenses	5 589 248	5 589 248		
d.	Administrative expenses	29 322 224	29 322 224		
e.	Representation and charity	21 982 073	21 982 073		
f.	Wear and tear costs	52 901 267	52 901 267		
g.	Insurance	5 273 161	5 273 161		
h.	taxes	9 225 827	9 225 827		
i.	Fines and penalties	67 449	67 449		
j.	Other operating expenses	25 922 372	25 922 372		
l.	Total operating expenses	658 993 599	658 993 599		
8.	NET PROFIT BEFORE TAXES AND OTHER AMENDMENTS	573 588 767	575 373 652	-1 784 885	
a.	Income tax assessment	90 847 868	90 847 868		
9.	INCOME BEFORE AMENDMENTS	482 740 899	484 525 784	-1 784 885	
a.	Income or loss, net	0			
b.	Other earnings adjustments, net	0			
10.	NET PROFIT (LOSS)	482 740 899	484 525 784	-1 784 885	
13.	INFORMATION ON THE RESULTS OF THE AUDIT				
	Name of the audit organization:	JSC "KPMG AUDIT LLC"			
	License issue date:	04/18/2019			
	License number:	No. AF 00832			
	Conclusion type:	positive conclusion			
	Date of issue of the auditor's report:	"02" June 2021			
	Audit report number:	-			
	FULL NAME. the auditor who conducted the audit:	Saidov Sanzharbek Kamildzhanovich			
	Copy of the auditor's report:	The consolidated financial statements of the bank for 2020 in accordance with IFRS and the auditor's report are attached to it.			
15.	LIST OF MAJOR TRANSACTIONS IN THE REPORTING YEAR				
No.	Date of the transaction	FULL NAME. or full name of the counterparty	Subject of the transaction	Sum	Who is the issuer under the transaction (acquirer / alienator of goods and services)
1	18/09/2020	JSC "O'zelektroapparat-	Provision of a bank guarantee	879 301.5 million soums	Alienator

		elektroshield"				
15.	LIST OF TRANSACTIONS WITH AFFILIATES IN THE REPORTING YEAR					
No.	Date of the transaction	FULL NAME. or full name of the counterparty	Subject of the transaction	Amount (sum)	The issuer's body that made the decision on the transactions	Full wording of decisions taken on transactions
1	28/10/2020	Joint Stock Company "Uzbekistan Mortgage Refinancing Company"	Getting a loan	362,190,000,000.00	Supervisory Board	Minutes of the National Assembly No. 43 dated 10/09/2020
2	22/12/2020	Ministry of Finance of the Republic of Uzbekistan	Purchase and sale of securities	52 395 129 472.00	Supervisory Board	Minutes of the National Assembly No. 49 dated 29/09/2020
16.	LIST OF AFFILIATES (as of the end of the reporting year)					
No.	FULL NAME. or full name	Location (residence) (state, region, city, district)	The basis on which they are recognized as affiliates		the date(onset of ground(s))	
1	Fund for Reconstruction and Development of the Republic of Uzbekistan	Republic of Uzbekistan, 100084, Tashkent, Amir Temur Ave., 101	a legal entity that owns 20% or more of the Bank's shares		02/11/2017	
2	JSC "National Bank for Foreign Economic Affairs of the Republic of Uzbekistan"	Republic of Uzbekistan, 100084, Tashkent, Yunusabad district, Amir Temur avenue, 101	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
3	JSCB "Uzbek Industrial and Construction Bank"	Republic of Uzbekistan, 100000, Tashkent, Yunusabad district, st. Shakhrisabzskaya, 3	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
4	JSCB "Asaka"	Republic of Uzbekistan, 100015, Tashkent, Mirabad district, st. Nukus, 67	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
5	Joint Stock Commercial People's Bank of the Republic of Uzbekistan	Republic of Uzbekistan, 100000, Tashkent, Mirabad district, Amir Temur avenue, 3	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
6	JSCB "Agrobank"	Republic of Uzbekistan, 100096, Tashkent, Chilanzar district, st. Mukimi, 43	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
7	JSCB Qishloq Qurilish Bank	Republic of Uzbekistan, 100011, Tashkent, st. Navoi, d. 18A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
8	JSCB "Microcreditbank"	Republic of Uzbekistan, 100096, Tashkent, Chilanzar district, st. Lutfiy, 14	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
9	JSCB "Turon Bank"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, st. Abay, 4a	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company		10/08/2020	
10	Joint Stock Commercial "Aloqabank"	Republic of Uzbekistan, 100047, Tashkent, Mirabad	a legal entity, 20% or more in the authorized capital of which is owned by		10/08/2020	

		district, Amir Temur avenue, 4	the same person as the person who owns 20% or more in the authorized capital of this company	
11	JSCB "Uzagroexportbank"	Republic of Uzbekistan, 100212, Tashkent, Yunusabad district, Amir Temur avenue, 79A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
12	IC "Qishloq Qurilish Invest"	Republic of Uzbekistan, 100060, Tashkent, st. Shakhrisabz, 36	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
13	IC "Uzshaharqurilish"	Republic of Uzbekistan, 100000, Tashkent, Amir Temur Ave., 4	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
14	Uzomankapital LLC	Republic of Uzbekistan, 100084, Tashkent, Amir Temur Ave., 95A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
15	LLC "Uzbek-Oman Investment Company"	Republic of Uzbekistan, 100084, Tashkent, Amir Temur Ave., 95A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
16	Abu Dhabi Uzbekinvest LLC	Republic of Uzbekistan, 100084, Tashkent, st. Babur, 58A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
17	Management company JSC "Direct Investment Fund of the Republic of Uzbekistan"	Republic of Uzbekistan, 100084, Tashkent, Amir Temur Ave., 95A	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
18	LLC "Tashkent Metallurgical Plant"	Republic of Uzbekistan, 100097, Tashkent, st. Bunyodkor, 42/1	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	10/08/2020
19	Ministry of Finance of the Republic of Uzbekistan	Republic of Uzbekistan, 100017, Tashkent, Yunusabad district, st. Istiklol, 29	a legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of this company	15/11/2019
20	Ibrahimzhanova Zumrat Amanbaevna	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	29/06/2018
21	Abdullaeva Iroda Maratovna	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	29/06/2018
22	Abdushukurov Jamshid Abdigalipovich	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	07/10/2020
23	Makhkamov Rustam Khusniddinovich	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	07/10/2020
24	Alexander Picker	Austria, Salzburg	member of the Supervisory Board	07/10/2020
25	Tatiana Dogan	Turkey, Istanbul	member of the Supervisory Board	07/10/2020
26	Wesley Davis	UK, London	member of the Supervisory Board	07/10/2020
27	Bereshchenko Yulia Valerevna	UK, London	member of the Supervisory Board	07/10/2020
28	Tadzhiev Avazkhon Asadullaevich	Republic of Uzbekistan, Tashkent	member of the Supervisory Board	08/07/2019
29	Atabaev Shukhrat Khaldarovich	Republic of Uzbekistan, Tashkent	Chairman of the Management Board	15/11/2018
30	Inomjonov Elyor Isroilovich	Republic of Uzbekistan, Tashkent	First Deputy Chairman of the Management Board	10/01/2019
31	Zulfukarov Jura Ismailovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	15/11/2018

32	Abdurakhmanov Mahmud Akhmatkhuzhaevich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	14/10/2016
33	Fayazov Jahongir Makhmadzhanovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	18/01/2017
34	Rakhbarov Nodirbek Alisherovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	21/02/2020
35	Normetov Elyor Zafarovich	Republic of Uzbekistan, Tashkent	Member of the Management Board, Chief Accountant	12/10/2015
36	Murodov Humoyun Gayratovich	Republic of Uzbekistan, Tashkent	Member of the Management Board, Director of the Legal Department	18/01/2017
37	Limited Liability Company "Ipoteka leasing"	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, st. Shakhrisabz, 30	legal entity that is a subsidiary of a bank	22/05/2017
38	Limited Liability Company "IMKON-SUG'URTA" Insurance organization	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Mustakillik Ave., 17.	legal entity that is a subsidiary of a bank	09/04/2019
39	Joint Stock Company "Uzbekistan Mortgage Refinancing Company"	Republic of Uzbekistan, 100000, Tashkent, st. Istiklol, 29	legal a person whose statutory fund is owned by a bank by 20 percent or more	14/07/2020