

ANNUAL REPORT of the issuer for 2021

NAME OF THE ISSUER		
1.	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» ATIB АКИБ «Ипотека-банк» JSCMB «Ipoteka-bank»
	Name of the stock ticker:	A054570 (IPTB)
	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	
BANK DETAILS		
3.	Name of servicing bank:	Main operational department of JSCMB "Ipoteka-bank"
	Current account number:	№10301000900000937001
	MFIs:	00937
REGISTRATION AND IDENTIFICATION NUMBERS ASSIGNED:		
4.	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 December 25, 2021.
	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	
INDICATORS OF THE FINANCIAL AND ECONOMIC STATE OF THE ISSUER		
5.	Return on equity ratio:	net profit / authorized capital = 23.2%
	Total solvency coverage ratio:	
	Net Stable Financing Norm	Amount of stable funding available / Amount of stable funding required = 0.112 (min 0.100).
	Absolute liquidity ratio:	
	The ratio of own and borrowed funds:	adjusted total risk-based capital / risk-adjusted assets = 0.14 (min 0.130)
	The ratio of own and borrowed funds of the issuer:	equity / liabilities = 14.6%
AMOUNT OF ACCRUED INCOME ON SECURITIES IN THE REPORTING YEAR		
6.	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	-

PRESENT DEBT IN PAYMENT OF INCOME ON SECURITIES							
7.	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, AUDIT 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	03/02/2021		Atabaev Shukhrat Khaldarovich	Chairman of the Management Board of the Bank	Bank Supervisory Board	withdrawn from the
	2	10/02/2021		Inomjonov Elyor Isroilovich	Chairman of the Management Board of the Bank	Bank Supervisory Board	added
	3	30/06/2021		Bereshchenko Yulia Valerevna	member of the Supervisory Board	General Meeting of Shareholders	withdrawn from the
	4	30/06/2021		Sayfutdinov Sherkhon Safarbaevich	member of the Revision Commission	General Meeting of Shareholders	withdrawn from the
	5	30/06/2021		Lolakhonov Nodirbek Ulugbekovich;	member of the Revision Commission	General Meeting of Shareholders	withdrawn from the
	6	30/06/2021		Nabiyev Khisrav Orifzhanovich;	member of the Revision Commission	General Meeting of Shareholders	withdrawn from the
	7	30/06/2021		Nuritdinova Naima Nizom qizi;	member of the Revision Commission	General Meeting of Shareholders	added
	8	30/06/2021		Darvishev Nurbek Muratovich;	member of the Revision Commission	General Meeting of Shareholders	added
9	30/06/2021		Mavlyudov Eldar Khairatdinovich	member of the Revision Commission	General Meeting of Shareholders	added	
10	14/09/2021		Botirov Farrukh Mannonovich	First Deputy Chairman of the Management Board	Bank Supervisory Board	added	
9.	KEY INFORMATION ON ADDITIONALLY ISSUED SECURITIES IN THE REPORTING YEAR						
	TWENTIETH SHARE ISSUE						
	The issuer's body that made the decision to issue:			Supervisory Board of JSCMB "Ipoteka-bank" (No. 29 dated 15/06/2021)			
	Security type:			registered common shares			
	Number of securities:			122,364,762,032 ordinary shares			
	Nominal value of one security:			1 sum			
	Date of state registration of the issue:			12/07/2021			
	State registration number of the issue:			P0775-20			
	Placement method:			closed subscription			
Placement start date:			28/07/2021				

12	JSC "Uzbekhydroenergo"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, Navoi avenue, 22	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	11/10/2021
13	JSC "Issiklik electr station"	111219, Tashkent region, Kibray district, Salar city, mahalla S. Rakhimov, ToshIES settlement	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	11/10/2021
14	JSC "Gududiy electr tarmoqlari"	Republic of Uzbekistan, 100084, G. <u>Tashkent, Yunusabad district, Osie street, 8th house</u>	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	11/10/2021
15	JSC "Uzbekiston milliy electr tarmoqlari"	Republic of Uzbekistan, Tashkent, 100084, Yunusabad district, Osiyo street, 42nd building	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	11/10/2021
16	JSC "Uzbekistan Airports"	Republic of Uzbekistan, Tashkent, 100015, Mirabad district, Mirabad street, 41/4	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	11/10/2021
17	JSC "Uzbekneftegaz"	Republic of Uzbekistan, Tashkent, <u>100047</u> , Yashnabad district, Istikbol street, 21	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	11/10/2021
18	JSC "Uztransgaz"	Republic of Uzbekistan, Tashkent, 100031, Yakkasaray district, st. Yusuf Khos Khodjiba, 31A.	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	11/10/2021
19	JSC "Uzagrosugurta"	The Republic of Uzbekistan, <u>100156</u> , Tashkent city, Chilanzar district, block 19, 61/2.	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	11/10/2021
20	JSC "Uzbektelecom"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, Navoi avenue, 28 A	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	11/10/2021
21	JSC "Uzkimyosanoat"	Republic of Uzbekistan, 100011, Tashkent, Shaykhantakhur district, st. Navoi, 38.	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	11/10/2021
22	JSC "Uzbekiston temir yullari"	Republic of Uzbekistan, 100060, Tashkent, Mirabad district, Taras Shevchenko street, 7A.	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	11/10/2021
23	JSC "Navoiyazot"	Republic of Uzbekistan, 210105, Navoi region, Navoi city, Navoi street, 5	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	11/10/2021
24	JSC "Uzbekiston pochtaasi"	Republic of Uzbekistan, 100000, G. <u>Tashkent, Yunusabad district, Oloy street, 1</u>	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	11/10/2021

43	Inomjonov Elyor Isroilovich	Republic of Uzbekistan, Tashkent	Chairman of the Management Board	10/02/2021
44	Botirov Farrukh Mannonovich	Republic of Uzbekistan, Tashkent	First Deputy Chairman of the Management Board	14/09/2021
45	Zulfukarov Jura Ismailovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	15/11/2018
46	Abdurakhmanov Mahmud Akhmatkhuzhaevich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	14/10/2016
47	Fayazov Jahongir Makhamadzhanovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	18/01/2017
48	Rakhbarov Nodirbek Alisherovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board	21/02/2020
49	Normetov Elyor Zafarovich	Republic of Uzbekistan, Tashkent	Member of the Management Board, Chief Accountant	12/10/2015
50	Murodov Humoyun Gayratovich	Republic of Uzbekistan, Tashkent	Member of the Management Board, Director of the Legal Department	18/01/2017
51	Ipoteka leasing LLC	Republic of Uzbekistan, 100000, Tashkent, st. Shakhrisabz, 30	legal entity that is a subsidiary of a bank	22/05/2017
52	IMKON-SUG'URTA LLC Insurance company	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Mustakillik Ave., 17.	legal entity that is a subsidiary of a bank	09/04/2019
53	JSC Mortgage Refinancing Company of Uzbekistan	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