

		NAME OF THE ISSUER						
1.	Complete	Joint stock commercial mortgage bank "Ipoteka-bank".						
	abbreviated	JSCMB "Ipoteka-Bank"						
	Name of the stock ticker:	A054570						
		CONTACT DETAILS						
2.	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.						
	E-mail address:*	cenbum@ipotekabank.uz						
	Official website:*	www.ipotekabank.uz						
3.	INFORMATION ABOUT MATERIAL FACT							
	Material fact number:	06						
	Name of material fact:	Decisions taken by the supreme management body of the issuer						
	Type of general meeting:	annual						
	Date of the general meeting:	30/06/2022						
	Date of the minutes of the general meeting:	07/07/2022						
	Place of the general meeting:	Tashkent city, st. Shakhrisabz, 30, remotely, using the electronic voting service http://evote.uz/ .						
	Quorum of the general meeting:	97.16%						
	No.	Issues put to the vote	Voting results					
			for		against		abstained	
			%	quantity	%	quantity	%	quantity
	1.	Approval of the report of the Supervisory Board of JSCMB "Ipoteka-bank" on the results of activities for 2021, as well as on the measures taken to achieve the development strategy of JSCMB "Ipoteka-bank".	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	2.	Approval of the annual report of the Management Board of JSCMB "Ipoteka-Bank" on the results of the activities of JSCMB "Ipoteka-Bank" for 2021 and on the priority tasks set for 2022.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	3.	Approval of the conclusion of the Revision Commission of JSCMB "Ipoteka-Bank" based on the results of the audit of the financial and economic activities of JSCMB "Ipoteka-Bank" for 2021.	99.99%	2 899 306 781 436	0.00%	0	0.01%	150 097 332
	4.	Approval of an increase in the maximum amount payable for the services of an external auditor for the audit of the annual financial statements of JSCMB Ipoteka-Bank for 2021.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	5.	Approval of the distribution of net profit of JSCMB Ipoteka-Bank for 2021 and the payment of dividends on preferred shares.	99.99%	2 899 306 781 436	0.00%	1 791 570	0.01%	150 097 332
	6.	Hearing a report on the implementation of the Development Strategy of JSCMB "Ipoteka-Bank" for 2020-2023. at the end of 2021.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	7.	Approval of the annual report of JSCMB Ipoteka-Bank based on the results of 2021.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	8.	Approval of the results of an independent assessment of the corporate governance system of JSCMB Ipoteka-Bank based on the results of 2021.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	9.	Re-election of the Supervisory Board of JSCMB "Ipoteka-bank".						
	10.	Approval of the abolition of the Revision Commission of JSCMB "Ipoteka-bank".	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
	11.	Approval of amendments to the Charter of JSCMB "Ipoteka-bank".	99.99%	2 899 308 573 006	0.00%		0.01%	150 097 332
	12.	Approval of amendments to the Regulations on the Supervisory Board of JSCMB "Ipoteka-bank".	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332

13.	Approval of amendments to the terms of agreements concluded by JSCMB "Ipoteka-bank" with the International Finance Corporation.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
14.	Approval of the organizational structure of JSCMB "Ipoteka-bank" in the new edition.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
15.	Approval of a transaction with an affiliate concluded by JSCMB Ipoteka-Bank in 2021.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
16.	Approval of transactions with affiliates that may be concluded by JSCMB "Ipoteka-bank" in the future for the period until the next annual general meeting of shareholders.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
17.	Determination of transactions with affiliates and major transactions that may be concluded by the Management Board of JSCMB "Ipoteka-bank" independently in the future in the course of the bank's current business activities, and their approval.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
18.	Approval of the work carried out by JSCMB "Ipoteka-bank" on the execution of the letter of the Central Bank of the Republic of Uzbekistan dated January 11, 2022 No. 15-20/17.	99.99%	2 899 308 573 006	0.00%	0	0.01%	150 097 332
Full wording of decisions taken by the general meeting:							
1.	Approve the report of the Supervisory Board of JSCMB "Ipoteka-Bank" based on the results of 2021, as well as on the measures taken to achieve the development strategy of JSCMB Ipoteka Bank.						
2.	Approve the report of the Management Board of JSCMB "Ipoteka-Bank" on the results of the activities of JSCMB "Ipoteka-Bank" for 2021 and on the priority tasks set for 2022.						
3.	Approve the conclusion of the Revision Commission of JSCMB "Ipoteka-bank" on the results of the audit of the financial and economic activities of JSCMB "Ipoteka-bank" for 2021						
4.	Approve an increase in the maximum amount of the payable amount (including VAT - 69 million soums) and set the amount for the services of an external auditor to audit the annual financial statements of JSCMB "Ipoteka-bank" for 2021 in the amount of 2,116,000,000 soums (including VAT).						
5.	<p>Approve the distribution of net profit of JSCMB "Ipoteka-bank", received at the end of 2021 as follows:</p> <p>Allocate UZS 138'744'047'910.91 (20% of retained earnings) to the formation of a general-purpose reserve fund. Do not pay dividends on ordinary shares of the Bank. Leave rest of retained earnings in the amount of UZS 554'976'191'643.64 on the account of retained earnings.</p> <p>Pay remuneration based on the results of the corporate year in accordance with the internal documents of the bank in proportion to the worked period of members of the Bank's Supervisory Board in the amount of UZS 283'767'076.61 and attribute them to the bank's expenses for the current financial year, also pay remuneration for the results of the corporate year in proportion to the working period to the members of the revision commission in the amount of 46,650,060.07, and attribute them to the expenses for current financial year.</p> <p>It is recommended to pay dividends on preference shares in the amount of UZS 2'013'000'000 at the expense of the general purpose reserve fund, at the rate of UZS 0.25 for each preference share. At the same time, the amount of dividends per shareholder shall be determined with an accuracy of 1 tiyin, with rounding of numbers when calculating according to the rules of mathematical rounding, as well as the payment of dividends to begin on July 20, 2022 and be completed by August 25, 2022.</p>						
6.	Take note of the report on the implementation of the Development Strategy of JSCMB "Ipoteka-Bank" for 2020-2023. at the end of 2021.						
7.	Approve the annual report of JSCMB "Ipoteka-bank" for 2021 in accordance with Appendix No. 1.						
8.	Approve the results of an independent assessment of the corporate governance system of JSCMB Ipoteka-Bank based on the results of 2021.						
9.	Elect to the Supervisory Board of JSCMB "Ipoteka-Bank" for a period of three years Z.A. Ibrahimjanov, I.M. Abdullaev, J.A. Abdushukurova, R.Kh. Makhkamov, A. Picker, T. Dogan, W. Davis, A.A. Tadjiev.						
10.	To abolish the Revision Commission of JSCMB "Ipoteka-Bank", and also to recognize as invalid the Regulations on the Revision Commission of JSCMB "Ipoteka-Bank", approved by the minutes of the GMS No. 24 dated 06/23/2017.						
11.	Amend the Charter of JSCMB "Ipoteka-Bank", approve the text of the amendments and additions made in accordance with Appendix No. 2. to the Management Board of the bank in the prescribed order to ensure registration with the Central Bank of the Republic of Uzbekistan of these changes and additions to the charter.						
12.	Amend the Regulations on the Supervisory Board of JSCMB "Ipoteka-Bank", approve the text of the amendments to Appendix No. 3.						
13.	Approve amendments to the terms of agreements concluded by JSCMB "Ipoteka-bank" with the International Finance Corporation.						
14.	Approve the organizational structure of JSCMB "Ipoteka-bank" in the new version in accordance with Appendix No. 4.						
15.	Approve the transaction with an affiliate made by JSCMB Ipoteka-Bank in 2021.						
16.	Approve the conclusion of transactions with affiliates of JSCMB "Ipoteka-bank", which can be made before the date of the next general meeting						

		shareholders of JSCMB "Ipoteka-bank" at the end of 2022.				
	17.	As transactions with affiliated persons and major transactions related to the current business activities of the bank for independent commission by the Board of JSCMB "Ipoteka-bank", to determine the operations provided for in Article 5 of the Law of the Republic of Uzbekistan "On Banks and Banking Activity", as well as to approve the independent execution by the Management Board of the bank of these transactions with affiliates and major transactions in accordance with requirements of the Central Bank of the Republic of Uzbekistan.				
	18.	Approve the work carried out by JSCMB "Ipoteka-bank" on the execution of the letter of the Central Bank of the Republic of Uzbekistan dated January 11, 2022 No. 15-20/17.				
Election of members of the Supervisory Board:*						
Candidate information						
No.	FULL NAME.	Place of work, position		owned stock		Number of votes
		place	job title	type of	quantity	
1.	Ibrahimzhanova Zumrat Amanbaevna	Fund for Reconstruction and Development of the Republic of Uzbekistan	Head of Department	-	0	2'899'306'781'436
2.	Abdullaeva Iroda Maratovna	Fund for Reconstruction and Development of the Republic of Uzbekistan	Head of Unit	-	0	2'899'306'781'436
3.	Abdushukurov Jamshid Abdigalipovich	Ministry of Finance of the Republic of Uzbekistan	Department Director	-	0	2'899'306'781'436
4.	Makhkamov Rustam Khusniddinovich	Ministry of Finance of the Republic of Uzbekistan	Deputy Head of Department	-	0	2'899'306'781'436
5.	Alexander Picker	Projects of international financial institutions	International project expert	-	0	2'899'321'113'996
6.	Tatiana Dogan	JSC "Kazakhstan Ijara Company" (Almaty)	Independent Director of the Board of Directors	-	0	2'899'306'781'436
7.	Wesley Davis	Financial consulting company Delphos International ltd. (London, Great Britain)	Senior Managing Director	-	0	2'899'306'781'436
8.	Tadjiev Avazkhon Asadullaevich	Trading house LLC "Saltanat Meva" (Moscow, Russia).	CFO	-	0	2'899'306'781'436

First Deputy Chairman of the Management Board

F. Botirov

Chief Accountant

E. Normetov

Posted information on the website: Malikova H.R.