

Minutes № 45
of the extraordinary general meeting of shareholders of JSCMB "Ipoteka-bank"

November 10, 2023

Tashkent
sh. Shahrizabz Street, 30

Extraordinary general meeting of shareholders of JSCMB "Ipoteka-bank", discussing the above-mentioned agenda items

Decided following:

1. Approve the organizational structure of JSCMB "Ipoteka-bank" in a new edition in accordance with Appendix 1.

2. Approve the changes to the composition of the Supervisory Board of JSCMB "Ipoteka-bank".

Taking into account the voting results, remove from the composition of the Supervisory Board the member of the Supervisory Board Alexander Picker.

Elect Elena Ladiguina and Marco Voljc as an independent members of the Supervisory Board of JSCMB "Ipoteka-bank" for a period of three years, and approve composition of the Supervisory Board of JSCMB "Ipoteka-bank" as follows:

Full name	Member of the Supervisory Board position/status
Laszlo Wolf	OTP Bank Plc., Deputy CEO
Zoard Gazmar Laszlo	OTP Bank Plc., Managing Director, Chief Compliance Officer
Peter Bese Janos	OTP Bank Plc., Head of International Retail Services
Rustam Khusniddinovich Makhkamov	Chief legal consultant of the Ministry of Economy and Finance of the Republic of Uzbekistan
Tatyana Dogan	Independent member of the Supervisory Board
Zoltan Scalay Gyorgy	Independent member of the Supervisory Board
Maxim Chernushchenko	Independent member of the Supervisory Board
Elena Ladyguina	Independent member of the Supervisory Board
Marco Voljc	Independent member of the Supervisory Board

Determine that the new members elected to the bank's Supervisory Board will begin to perform their duties from the date of agreement with the Central Bank of the Republic of Uzbekistan.

3. Approve the introduction of changes to the composition of the Management Board of JSCMB "Ipoteka-bank".

Determine following:

- release Farrukh Mannonovich Botirov from the position of Deputy Chairman of the Management Board of JSCMB "Ipoteka-bank", Head of the Corporate banking and market instruments block and, in this regard, remove from the Management Board;

- release Djura Ismoilovich Zulfukarov, from the position of Deputy Chairman of the Management Board of JSCMB "Ipoteka-bank", Head of the Block of state programs and regional projects and, in this regard, remove from the Management Board.

- appoint Umidjon Abdukhalikovich Khakimov to the position of Deputy Chairman of the Management Board of JSCMB "Ipoteka-bank", Head of the Corporate banking and market instruments block and include him in the bank's Management Board.

Umidjon Abdukhalikovich Khakimov will begin to perform his duties after agreement with the Central Bank of the Republic of Uzbekistan, and it should be concluded with him a three-year contract with a yearly review clause on the possibility of extending or canceling the validity of this contract.

4. Adopt changes and additions to the Charter of JSCMB "Ipoteka-bank" and approve it in a new edition in accordance with Appendix 2. The bank's Management should take the necessary measures regarding the registration of the new edition of the Charter in the Central Bank of the Republic of Uzbekistan.

5. Approve the changes to the Regulation on Supervisory Board of JSCMB "Ipoteka-bank" in accordance with Appendix 3.

6. Approve the increase of the charter capital of JSCMB "Ipoteka-bank" and the issuance of additional shares.

6.1 . . .

6.2. In accordance with the Law of the Republic of Uzbekistan "On Securities" and other legislative documents related to this field, approve the decision on the additional issue of shares should be approved in accordance with Appendix 4, and authorize the member of the Supervisory Board R. Makhkamov to sign it.

State registration of the issue of shares in accordance with the procedure established by the legislation shall be entrusted to the Management Board of JSCMB "Ipoteka-bank".

Secretary of the meeting

B. Merganov

This statement was made in duplicate on November 10, 2023.