

**the  
Wolfsberg  
Group**

Financial Institution Name:

Joint-Stock Commercial Mortgage Bank "Ipoteka-bank"  
(JSCMB "Ipoteka-bank")

Location (Country) :

Republic of Uzbekistan

The questionnaire is required to be answered on a Legal Entity (LE) Level. This means the Financial Institution will answer the questionnaire at an ultimate parent / head office & subsidiary level for which any branches would be considered covered by that parent/subsidiary DDQ. This questionnaire should not cover more than one LE. Each question in the DDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differed for one of its branches this needs to be highlighted and detail regarding this difference captured at the end of each subsection. If a branch business activity (products offered, client base etc.) is significantly different than its head office, the branch should complete a separate questionnaire.

| No #                             | Question  | Answer   |
|----------------------------------|---|--|
| <b>1. ENTITY &amp; OWNERSHIP</b> |   |  |
| 1                                | Full Legal Name   | Joint-Stock Commercial Mortgage Bank "Ipoteka-bank"<br>(JSCMB "Ipoteka-bank")  |
| 2                                | Append a list of branches which are covered by this questionnaire                                 | List of branches which are covered by this questionnaire can be found on official website of "Ipoteka-bank"<br>( <a href="http://www.ipotekabank.uz/ru/network/branches">http://www.ipotekabank.uz/ru/network/branches</a> ) |
| 3                                | Full Legal (Registered) Address   | Shakhrisabz st. 30, Tashkent, 100000, Republic of Uzbekistan   |
| 4                                | Full Primary Business Address (if different from above)   | n/a  |
| 5                                | Date of Entity incorporation/ establishment   | 18.05.2005   |
| 6                                | Select type of ownership and append an ownership chart if available:                              |  |
| 6 a                              | Publicly Traded (25% of shares publicly traded)   | Yes  |
| 6 a1                             | If Y, indicate the exchange traded on and ticker symbol   | JSCMB "Ipoteka-bank" is listed in Republican stock exchange "Tashkent", category "A"   |
| 6 b                              | Member Owned/ Mutual  | Yes  |
| 6 c                              | Government or State Owned by 25% or more  | Yes  |
| 6 d                              | Privately Owned   | No   |
| 6 d1                             | If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more |  |
| 7                                | % of the Entity's total shares composed of bearer shares  | None   |
| 8                                | Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?        | No   |
| a                                | If Y, provide the name of the relevant branch/es which operate under an OBL.                      |  |
| 9                                | Name of primary financial regulator / supervisory authority                                       | Central Bank of the Republic of Uzbekistan   |

|      |  |   |
|------|--|---|
| 10   | Provide Legal Entity Identifier (LEI) if available   | Not available                               |
| 11   | Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)   | n/a   |
| 12   | Jurisdiction of licensing authority and regulator of ultimate parent   | n/a   |
| 13   | Select the business areas applicable to the Entity   |   |
| 13 a | Retail Banking   | Yes   |
| 13 b | Private Banking / Wealth Management  | Yes   |
| 13 c | Commercial Banking   | Yes   |
| 13 d | Transactional Banking  | Yes   |
| 13 e | Investment Banking   | Yes   |
| 13 f | Financial Markets Trading  | Yes   |
| 13 g | Securities Services / Custody  | Yes   |
| 13 h | Broker / Dealer  | Yes   |
| 13 i | Multilateral Development Bank  | No  |
| 13 j | Other  | Foreign currency exchange, Safe-deposit box |
| 14   | Does the Entity have a significant (10% or more) offshore customer base, either by number of customers or by revenues (where off-shore means not domiciled in the jurisdiction where bank services are being provided) ? | No  |
| 14 a | If Y, provide details of the country and %   |   |
| 15   | Select the closest value:  |   |
| 15 a | Number of employees  | 5001-10000                                  |
| 15 b | Total Assets   | Between \$100 million and \$500 million     |
| 16   | Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches  | Yes   |
| 16 a | If N, clarify which questions the difference/s relate to and the branch/es that this applies to.   |   |
| 16 b | If appropriate, provide any additional information / context to the answers in this section.   |   |