

**JOINT-STOCK COMMERCIAL MORTGAGE BANK "IPOTEKA-BANK"**



**INFORMATION FOR THE EXTRAORDINARY GENERAL SHAREHOLDERS MEETING  
OF JSCMB "IPOTEKA-BANK"**

**Tashkent**

**December 26, 2024**

**Information for the extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank,  
including:**

1. Agenda of the extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank.
2. Procedure for convening the extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank.
3. Summary of the Annual business plan for the financial year of 2025.

## 1. AGENDA

**Approval of the Annual business plan (Budget) for the financial year of 2025.**

## 2. PROCEDURE FOR CONVENING THE EXTRAORDINARY GENERAL SHAREHOLDERS MEETING OF JSCMB IPOTEKA BANK

**Location:**

**30 Shakhrisabz Street  
Tashkent City**

**Date:**

**December 26, 2024  
Start time 11:00**

Registration of attending shareholders  
(using [evote.uz](https://evote.uz) electronic voting system)

10:00 – 11:00

Opening of the extraordinary General Shareholders Meeting

11:00

Closing of the extraordinary General Shareholders Meeting

12:00

### 3. SUMMARY OF THE ANNUAL BUSINESS PLAN (BUDGET) FOR THE FINANCIAL YEAR OF 2025 OF JSCMB IPOTEKA BANK.

In accordance with the Law ‘On Protection of Joint Stock Companies and Shareholders’ Rights’, the business plan for the next year must be reviewed (approved) by the Supervisory Board no later than 1 December of the current year and in accordance with the Charter of JSCMB Ipoteka Bank approved by the General Shareholders Meeting.

The structure of the annual financial plan consists of the financial plan for 2025, OPEX and CAPEX. The financial plan is the main part including all indicators related to the Bank's core financial activities.

The following objectives have been proposed to achieve high financial growth:

According to IFRS:

- Customer loans will increase by 25% to UZS 43.7 tn;
- Customer deposits will increase by 17% to UZS 19.7 tn;
- Bank capital will increase by 37% to UZS 9.8 tn;
- Net profit will reach UZS 2,198 bn in 2025;
- ROE 25,9%
- ROA 4,13%
- CIR 37,7%

The OPEX and CAPEX plan includes the amount of funds allocated to maintaining the technical condition of branches and the service network, in particular, further expansion of the scope of operations through plastic cards, and purchase of equipment which is necessary to improve the efficiency of customer service and the Bank's IT infrastructure.