JOINT-STOCK COMMERCIAL MORTGAGE BANK "IPOTEKA-BANK"

INFORMATION FOR THE EXTRAORDINARY GENERAL SHAREHOLDERS' MEETING

OF JSCMB "IPOTEKA-BANK" OTP GROUP

Tashkent

September 15, 2026

Information for the Extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank OTP Group, including:

1. Approved Agenda of the Extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank OTP Group.
2. Procedure for holding the Extraordinary General Shareholders Meeting of JSCMB Ipoteka Bank OTP Group.
3. Proposal on the Members of the Counting Commission of JSCMB Ipoteka Bank OTP Group.
4. Proposal on the change in the composition of the Management Board of JSCMB Ipoteka Bank OTP Group.
5. Proposal on the discounting of the non-performing loan issued to Siyovush Tekstil Bukhara LLC.

1. PROPOSED AGENDA OF THE EXTRAORDINARY GENERAL SHAREHOLDERS MEETING OF JSCMB IPOTEKA BANK OTP GROUP.

1. Approving the change in the composition of the Management Board of JSCMB Ipoteka bank OTP Group.
2. Approving the discounting of the non-performing loan issued to Siyovush Tekstil Bukhara LLC.

2. PROCEDURE FOR HOLDING THE EXTRAORDINARY GENERAL SHAREHOLDERS MEETING OF JSCMB IPOTEKA BANK OTP GROUP.

Location: 30 Shakhrisabz Street	**Date: September 15, 2026**
Tashkent City	**Start time of the meeting: 11:00**

Registration of attending shareholders (via the 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. PROPOSAL ON THE MEMBERS OF THE COUNTING COMMISSION OF JSCMB IPOTEKA BANK OTP GROUP.

As per Article 66 Uzbekistan Law #370 on Joint-Stock Companies and Protection of Shareholders Rights, this is the authority of General Shareholders Meeting to approve the number and members of the Counting Commission.

The Supervisory Board recommended the General Shareholders Meeting to approve the following members of the Counting Commission of Ipoteka Bank OTP Group:

1. Kurdashev, Abdusalom Shovkiyevich – member
2. Latipova, Sabina Albertovna - member
3. Olimova, Komila Ravshanbekovna - member

4. PROPOSAL ON THE CHANGE IN THE MANAGEMENT BOARD COMPOSITION OF JSCMB IPOTEKA BANK OTP GROUP.

According to Article 59, Law of the Republic of Uzbekistan "On Joint-Stock Companies and Protection of Shareholders' Rights" No. 370, the authority of the annual general shareholders meeting is to approve an appointment of the head of the executive body of a joint-stock company.

In compliance with the Charter of JSCMB Ipoteka Bank OTP Group, the General Shareholders Meeting shall appoint the members of the Management Board for a three-year term, subject to extension or early termination of their mandates on an annual basis. The Chairman of the Management Board shall be elected from amongst its members nominated by OTP Bank plc.

The Supervisory Board of the Bank recommended to the General Shareholders Meeting to approve the appointment of Mr Adam Andras Szentpeteri as Chairman of the Management Board of JSCMB Ipoteka Bank.

New candidate for the position of the Chairman of the Management Board:

SZENTPÉTERI ÁDÁM ANDRÁS

Date of birth: 03.12.1972
Place of birth: Budapest, Hungary
National: Hungarian
Education: Higher

1996 – Corvinus University of Economics (Hungary)
2007 – Central European University in Budapest (Hungary)
2007 – ELTE University of Sciences (Hungary)

Foreign languages: English (fluent), Hungarian (native)

Experience:

09.1997 – 08.2013	Associate Professor, the Hungarian State University of Sciences ELTE
09.2005 – 05.2007	Economist, OTP Bank plc (Hungary)
10.2007 – 04.2009	Managing Director, Creditime Ltd.
06.2009 – 02.2010	Senior Manager, OTP Bank plc (Hungary)
03.2010 – 09.2016	Director of the OTP General Strategy and Research Department (Level 2 Management), OTP Bank plc (Hungary)
10.2016 – 08.2022	Director of the Strategy Research Department (Level 1 Management), OTP Bank plc (Hungary)
09.2022 – 06.2023	Chief Financial Officer - Member of the Management Board, OTP Bank (Albania)
07.2023 – present	Head of Strategy and Finance Block - Deputy Chairman of the Management Board of JSCMB “Ipoteka-bank” OTP Group

5. PROPOSAL ON THE DISCOUNTING OF THE NON-PERFORMING LOAN ISSUED TO SIYOVUSH TEKSTIL BUKHARA LLC.

In accordance with Clause 53 of the Regulation of the Central Bank of the Republic of Uzbekistan "On Classification of Bank Assets and Provisioning to Cover Possible Losses" No. 2696 dated July 14, 2016, approval of the write-off of non-performing loans falls within the authority of the General Shareholders Meeting.

The Supervisory Board recommended the General Shareholders Meeting to approve a partial write-off of the overdue loans issued to Siyovush Tekstil Buxoro LLC for the discounted amount of USD 3.802.092,51 and EUR 2.803.137,71 (total equivalent to EUR 6.054.458 at CBU exchange rate effective as of April 29, 2026) and writing off the interest and penalties of “Siyovush Tekstil Buxoro” LLC accrued from the date of the court's decision on concluding the settlement agreement by applying the approved discount.