

1.	Deposit Insurance in JSCMB "Ipoteka-Bank"	Deposits are guaranteed by the Deposit Guarantee Agency.
2.	Regulatory act governing the deposit guarantee system	Law of the Republic of Uzbekistan "On Guarantees of Protection of Deposits in Banks".
3.	Scope of guarantee coverage	<p>Deposits of individuals, including individual entrepreneurs, as well as legal entities, held with the bank in national and foreign currency.</p> <p>A deposit is defined as the balance of funds, as well as the balance of accrued (but not paid) interest in accordance with the bank deposit agreement or bank account agreement.</p> <p><i>For more detailed information, please refer to Article 25 of the Law of the Republic of Uzbekistan "On Guarantees of Protection of Deposits in Banks."</i></p>
4.	Guaranteed deposit	The guaranteed deposit (or a part thereof) in respect of which compensation is payable.
5.	Compensation for guaranteed deposits	Monetary compensation paid by the Deposit Guarantee Agency upon the occurrence of an insured event.
6.	Guaranteed event.	Withdrawal of the license to conduct banking activities and forced liquidation of the bank.
7.	Compensation amount.	<p>The amount of compensation to one depositor in one bank is as follows:</p> <ul style="list-style-type: none"> • the full amount of the guaranteed object balance, if it does not exceed UZS 200 million; • UZS 200 million, if the amount of the guaranteed object exceeds UZS 200 million. <p>Compensation for a guaranteed deposit in foreign currency shall be paid in the national currency at the Central Bank exchange rate as of the date of the occurrence of the guaranteed event.</p> <p><i>For more detailed information, please refer to Article 26 of the Law of the Republic of Uzbekistan "On Guarantees of Protection of Deposits in Banks."</i></p>
8.	Compensation payment period.	<p>The Agency shall ensure access to compensation payments for at least three-quarters of the depositors of the liquidated bank:</p> <ul style="list-style-type: none"> • from January 1, 2026 – within 15 business days;

	<ul style="list-style-type: none">• from January 1, 2027 – within 7 business days.
9. Contact details of the Deposit Guarantee Agency.	Address: 1 Karatash Street (Association of Banks Building), Tashkent 100027, Republic of Uzbekistan Hotline: +998 555 500 500 Email: info@uzoka.uz , https://fgd.uz/