

JOINT-STOCK COMMERCIAL MORTGAGE BANK "IPOTEKA-BANK"



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

Tashkent

October 28, 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 composition 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.

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

Approving the change in the composition of the Management Board of JSCMB Ipoteka bank OTP Group.

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

Location: 30 Shakhrisabz Street
Tashkent City

Date: October 28, 2026
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 COMPOSITION 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.

As per Law on Joint-Stock Companies and Protection of Shareholders Rights #370 and Charter of JSCMB Ipoteka Bank, the General Shareholders Meeting is empowered to make decision on the composition of the Management Board of the Bank.

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 Supervisory Board of the Bank recommended the General Shareholders Meeting to approve the following changes in the composition of the Management Board of JSCMB Ipoteka Bank:

- 1.1. Early terminate the agreements of Irakli Elashvili and Maxim Bykov, Deputies Chairman of the Management Board of JSCMB Ipoteka Bank OTP Group.
- 1.2. Appoint Marton Ratky and Mikhail Danilin as Deputies Chairman of the Management Board for three years, subject to annual review for extension or early termination of their labor contract.

The proposed new appointments are subject to written consent of the Central Bank of Uzbekistan.

New candidates for the position of the Deputies Chairman of the Management Board:

MÁRTON MIKLÓS RÁTKY



Date of birth: 07.12.1996

Place of birth: Hungary, Budapest

National: Hungary

Education: Higher

2019 – Corvinus University of Economics (Hungary).BA.

2022 – Corvinus University of Economics (Hungary).MA.

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

Experience:

09.2018–06.2022 Strategic Planning Advisor, OTP Bank (Hungary)

06.2022–05.2023 Financial Analyst, OTP Bank (Albania)

10.2007–04.2009 IFRS Integration Project Lead of JSCMB “Ipoteka-bank” OTP Group

04.2024 – present Head of Financial Reporting Directorate of JSCMB “Ipoteka-bank” OTP Group

DANILIN MIKHAIL ALEKSEYEVICH



Date of birth: 21.11.1984

Place of birth: Russia, Moscow Region

National: Russia

Education: Higher

2006 – Moscow State University of Instrumentation and Informatics.

2009– Academy of National Economy under the Government of the Russian Federation.

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

Experience:

08.2005–01.2009	Project Manager, Standard Bank (Russia)
01.2009–04.2009	Senior Project Manager, Promsvyazbank (Russia)
09.2010–09.2011	Chief Expert, Product Development, National Bank “TRUST” (Russia)
09.2011–10.2012	Head of Product & Service Development, "Rosinterbank»(Russia)
10.2012–11.2015	Head of Product Development, Nota Bank (Russia)
11.2015–07.2018	Director, Corporate Product Development Department, Otkritie Bank (Russia)
07.2018–01.2020	Head of Product & Service Development, Orient Express Bank (Russia)
01.2020–01.2021	Head of Transactional Product Development, Uralsib Bank (Russia)
01.2021–09.2025	Stream Lead, Transactional Products (Corporate Digital Banking), Alfa Bank (Russia)
09.2025 – present	Director of Digital Technologies Directorate of JSCMB “Ipoteka-bank” OTP Group